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1983

THE 1983 MEMBERSHIP ROSTER

MUNICIPAL



THE BETTER BUSINESS BUREAU
OF HAMILTON-WENTWORTH, BURLINGTON,
BRANTFORD & THE NIAGARA REGION



Andrews

JEWELLERS

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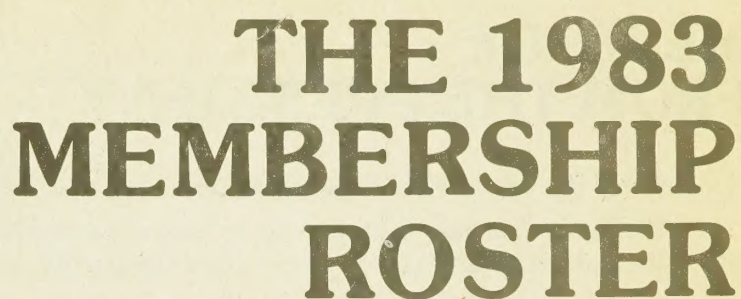
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at Hess

2371 Barton East
at Kenora

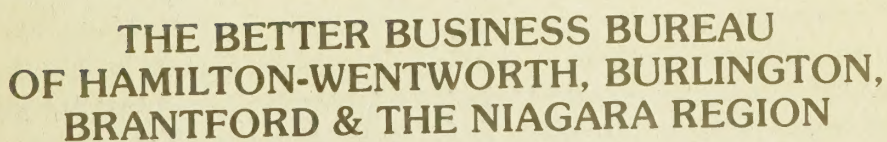
357 Hwy. #8, Stoney Creek
next to the Ricksha

635 Upper Wentworth
on the mountain



your guide to the marketplace

- ROSTER OF BETTER BUSINESS BUREAU MEMBERS
- BBB MEMBER FIRMS, PRODUCTS AND SERVICES
- SPECIAL TIPS FOR CONSUMERS
- MARKET PLACE MEMOS — ADVICE FROM YOUR BBB
- UTILIZING YOUR BETTER BUSINESS BUREAU



170 Jackson Street East
Hamilton, Ontario
L8N 1L4
(416) 526-1111

MESSAGE FROM THE PRESIDENT

A well informed public is the key to an honest and fair marketplace.

The Better Business Bureau exists to ensure that the general public has every opportunity to obtain information about reliable goods, services and supplies before making a purchasing decision.

Members of the Bureau are individual business organizations who are committed to the principle of fair and honest dealings with consumers. Their support enables the Bureau to contribute in a variety of ways, to making the marketplace a fair and honest place in which to deal.

The objective of the BBB Membership Roster is to provide consumers with an effective source of information. It contains a roster of members and information designed to assist the consumer in making better buying decisions.

D. K. Belch

PRESIDENT

*The Better Business Bureau
of Hamilton-Wentworth,
Burlington, Brantford & the
Niagara Region*

MESSAGE FROM THE GENERAL MANAGER

Most problems that are brought to us at the Better Business Bureau could have been avoided. In many cases there is a simple misunderstanding between the consumer and the supplier, or lack of information about a product or service. In addition, today's complex marketplace presents consumers with a broad variety of choices that may lead to confusion and unwise decisions: Which product to buy? How much to pay? Which business to deal with? The more information the consumer has access to, the better his or her ultimate buying decision.

Providing such information is a major responsibility of the Better Business Bureau. Most consumers have heard of the Bureau and many have used its services at one time or another to determine whether a business has a good reputation in the Community. The Better Business Bureau is an excellent place to start in our ongoing quest and responsibility to make better informed decisions in the marketplace.

Robert F. Irvine

GENERAL MANAGER

*The Better Business Bureau
of Hamilton-Wentworth,
Burlington, Brantford &
The Niagara Region*

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INTRODUCTION

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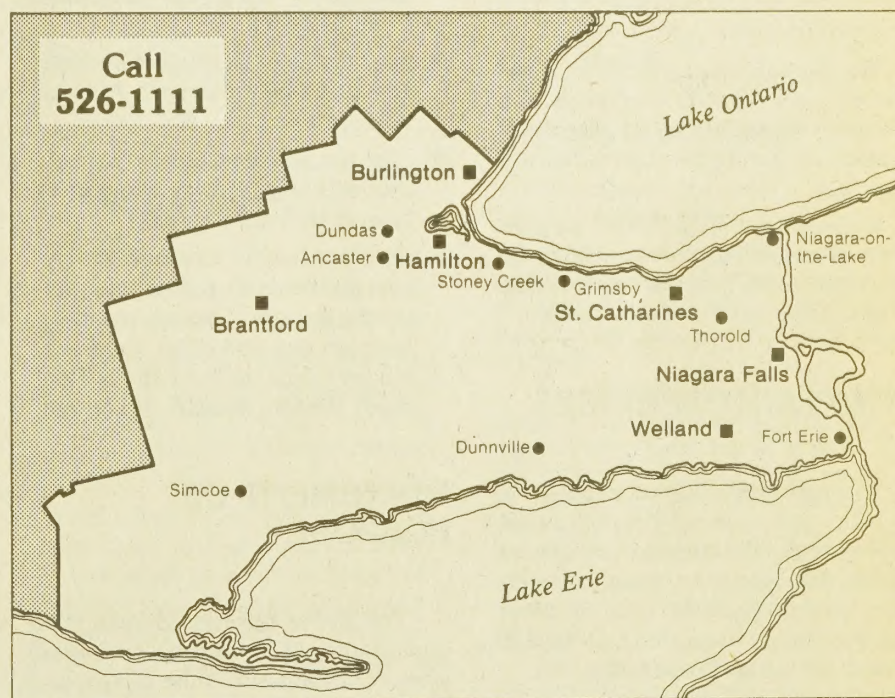
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Canadian Tire Corp.
SECRETARY

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Union Gas Ltd.

We also wish to thank all Better Business Bureau Members for their continuing support.



HOW TO USE THE MEMBERSHIP ROSTER

This Roster lists firms that have met Better Business Bureau standards as of January 14, 1983.

Firms are listed alphabetically by category.

For more information on these and other firms, call the Bureau's Inquiry Department at 526-1111.

The Better Business Bureau does not endorse products or services; neither does it suggest that these firms are the only ones in the area able to meet its standards.

WHAT THE BETTER BUSINESS BUREAU CAN DO FOR YOU

Have you ever wondered exactly what the Better Business Bureau does for consumers?

You probably know that it's an organization of businesses designed to encourage ethical business practices.

But what does that have to do with consumers?

Plenty. In fact, one of the Bureau's primary functions is to assist consumers by providing them with information and help in resolving certain kinds of business/consumer problems.

INFORMATION SERVICES

The Bureau's files contain information on over 40,000 companies and soliciting organizations in Hamilton-Wentworth, Burlington and the Niagara Region.

Besides the annual Roster, we publish a variety of brochures dealing with areas such as life insurance and paving. Single copies are free to the public.

COMPLAINT SERVICES

Though many business/consumer problems can be avoided if consumers have enough information to make wise buying decisions, our complaint services are designed to help in cases where a dispute has arisen and the two parties can't settle it themselves.

So, if you've got a problem with something you've brought and you're not having any luck in getting it resolved, call us.

If your complaint sounds like the kind of thing we can handle, we'll ask you to put it in writing. Then we'll forward it to the company for its reply. And we'll make the company's way of dealing with the complaint part of our records.

About 80% of the complaints we

send to businesses are adjusted. When the dispute cannot be resolved by mediation, the Better Business Bureau may offer arbitration.

Can an organization funded by business really be fair to consumers? Yes, without doubt. However, we don't believe that the consumer is always right — or the business. But we are in favour of an ethical marketplace where both sides get their due. We work with that in mind.

Since we are often very busy, call us again if you can't get us the first time.

WHAT WE DON'T DO

The Better Business Bureau

- does not give credit reports (to make arrangements to see your own credit rating, call your local Credit Bureau).
- does not provide product information (try the Consumer's Association of Canada).
- does not give legal advice (call Law Students Legal Advice Program or Lawyer Referral Service).
- does not handle employer-employee problems (for questions pertaining to unpaid wages, overtime, vacation pay and other wage-related problems call the Labour Standards Branch, Ministry of Labour).

STATEMENT OF PURPOSE

The Better Business Bureau is an organization of concerned businesses whose common aim is the growth and development of the business community within the area with due regard for social responsibility.

Members of the Better Business Bureau are in business to make a profit but are committed to do so in a manner that is beneficial to the communities in which they operate.

Recognition of the need for social responsibility is manifested through adherence to a Code of Ethics. All members of the Better Business Bureau

support the following principles and have agreed to abide by them in the hope that public recognition of their example will be mutually beneficial:

- All Better Business Bureau members are committed to honesty in dealing with their customers.
- All Better Business Bureau members are committed to truth in the offering of goods and services.
- All Better Business Bureau members are committed to fairness in all of their business dealings.

The Better Business Bureau promotes its basic aim in the following ways:

DEVELOPMENT

- BBB identifies its members.
- BBB maintains for its members a continuing educational program covering many aspects of efficient and ethical business practices.
- BBB promotes specific interests of representative sections of the membership.
- BBB communicates and cooperates with government and private organizations with similar objectives and principles in order to foster its basic goal.

CONTROL

- BBB attempts to identify those business enterprises which do not meet its ethical standards and communi-



cates this to the consuming public, including its members.

- BBB maintains the standards of its membership through appropriate self-regulation; offending members are identified and may be subject to suspension or expulsion.
- BBB thereby protects its members and the consuming public from unfair business practices.

CODE OF ETHICS

1. To serve the public with honest values.
2. To be truthful regarding goods and services offered.
3. To honor guarantees offered.
4. To strive to ensure that the normal use of merchandise or services offered will not be hazardous to public health.
5. To advertise and sell merchandise or services on their merit.
6. To avoid all devices and schemes which prey upon human ignorance and gullibility.
7. To refrain from the use of unethical business practices.
8. To be sympathetic with the complaints and criticisms of the buying public.
9. To maintain a healthy business environment by reinforcing mutual respect and openness between customer and merchant.
10. To encourage communication and cooperation among Better Business Bureau members.

CRITERIA FOR ACCEPTANCE OF MEMBERSHIP

To be a member of the Better Business Bureau of the area an applicant firm must:

1. Have been in business for a minimum of one calendar year. (Exception: If the principals have been or are currently involved in another business which meets the stan-

dards of Bureau membership, or if they have been in business in the geographical area of another Bureau and meet that Bureau's standards, the foregoing requirement may be waived.)

2. Have a record of prompt attention to and satisfactory treatment of customer complaints relative to selling, servicing and advertising which have been referred to it by this Bureau.
3. Supply additional information concerning its principals and employees when it is deemed necessary for the Bureau's records.
4. Sign the Better Business Bureau membership application, comply with its terms, and commit itself to adhere to the Bureau's Code of Ethics.

ELEVEN WAYS A BBB MEMBERSHIP HELPS BUILD A BETTER BUSINESS

1. CONSUMER BUYING GUIDE

We advertise your BBB membership in our Membership Roster.

The Membership Roster lists all of this Bureau's members, categorized by trade category. The Roster also includes articles on consumer rights and responsibilities.

A minimum of 200,000 copies will be distributed free of charge to members and the general public. Every BBB member is entitled to one listing under an appropriate product or service category at no charge other than the annual dues.

The Roster will be of great value to the consuming public. It will be the only roster in which the consumer can have complete confidence, with the knowledge that all of the companies listed have met the standards set by the Better Business Bureau.

It will also assist you, as a member, to reach a wide audience of potential clients and customers.

Only members of the BBB will have the opportunity to purchase advertising space.

2. HOT LINE SERVICE

We give you a direct line to instant service.

Here's our hottest service —and it's producing valuable results for business.

It's a special telephone "Hot Line" that bypasses our busy lines and connects BBB members instantly with our member service specialists. In one fast, direct call you get immediate action on your inquiry or complaint.

Hot Line Service puts you as close to us as your phone. It's your rapid line to the full range of BBB services for business members. And it's available to you instantly . . . every day. With BBB Hot Line Service you can count on help fast whenever you need us. And as often as you need us.

3. COMPLAINT HANDLING

We listen to consumers . . . and help you by helping them.

BBB membership helps you save customers. Because when complaints come in to us, including those lodged against members, we work to get them resolved.

Your BBB office handles thousands of consumer contacts a year — most of which are inquiries about the reliability of business firms. But many of the calls are to register complaints about purchases or business dealings. These usually are accepted in writing. We promptly refer these complaints directly to the firms — to hear their side of the story.

In most cases, disputes are settled satisfactorily through this procedure. As a BBB member, you can depend on us to help you mediate problems when they come up —and help you save customers.

4. ARBITRATION SERVICE

We give you a sensible way to settle customer disputes.

Even the most reputable businesses may face hard-to-resolve customer disputes from time to time. When the



CALL
526-1111

problem arises, here's a BBB service that can save you time and money — and help protect your valuable business reputation.

Our Customer Arbitration Service enlists the assistance of a third party as a simple and economical way to resolve customer complaints informally and privately.

This service is free and is offered on a voluntary basis to both parties. The process is fair and it's fast. It saves court costs and is legal and binding.

All the benefits of this service are yours without cost as a member of the Better Business Bureau. Try it once and you'll find out quickly what a great benefit this service can be for your business.

5. ANTI-FRAUD WARNINGS

We save you from being ripped off.

Schemes and rackets aimed at bilking businesses — large and small — are on the upswing. These victimizers are as busy in the area served by your BBB as anywhere else.

As a BBB member, you'll receive alerts on these schemes, especially as new ones move into the area. You'll also receive regular bulletins describing what practices to look out for — schemes running the gamut from "advance fee" loan services to bogus office supply "bargains" to executive "discount" merchandise clubs.

We have identified 55 of the most common swindles that prey on you, the businessman, and keep you fully updated through our BBB Bulletins. A timely Hot Line call to us before you sign up with that unknown firm or person may save you from a costly and avoidable mistake.

6. ADVERTISING GUIDANCE

We take action against misleading advertising.

Misleading advertising is harmful to the consumer, but it also hurts business. As a BBB member you benefit from our campaign to monitor and review advertising which may be untrue, misleading or fraudulent. When action is warranted we take immediate steps to halt or bring about corrective changes in the questionable ads.

As a service to members, your BBB has compiled a checklist of sound

advertising standards. Copies are available on request.

7. CHARITABLE SOLICITATIONS

We help you screen out bogus charities.

Nothing stings more than the discovery that your generous gift has wound up in the hands of a charity gyp disguised as a worthy cause.

When you are in doubt which charities and agencies deserve your financial support, your BBB can provide helpful guidance.

Unfortunately, there are some that spend too many of your dollars for fund raising or for ineffective or wasteful services. Then there is the phony charity which exists solely for the purpose of its sponsors.

All of these compete with the multitude of genuine agencies that vitally need and deserve your support. Your BBB maintains active profiles on all such organizations. One Hot Line call can help you avoid the phony and questionable ones.

8. TRADE COMPLAINTS

We do something about unfair competition.

One of the greatest values you get as a BBB member is our ongoing vigilance to stop unfair competition. And that includes competition that is unfair to your business.

Nobody has a better handle on bad business tactics than we do. And we know how to nip them in the bud. With thousands of consumer and business contacts coming into our office every year, we're usually the first to sniff out the operation with the inferior products, the misleading ads or phony offers. We'll act promptly on tips from you, too.

Our vigilance pays off for BBB members. We move fast to expose and correct abusive business practices — the kind that can reflect harmfully on you as a competitor in the same business.

9. CONSUMER EDUCATION

We help make consumers better customers for you.

As a BBB member, you'll benefit from programs which strongly support

our belief that an informed consumer makes the best customer.

Your BBB offers more than 90 fact-filled booklets aimed at fostering wise consumer buying habits. These pamphlets focus on just about every business category where our expertise can be helpful to both the consumer and BBB members — from appliances and cars to home improvements and insurance.

We educate and inform the consumer in lots of other ways, too — via newspapers and radio, public speaking and seminars.

10. GUIDANCE FILE REPORTS

We keep tabs on business for you.

When you're a BBB member, you have access to information in thousands of business file reports. We help you keep abreast of the businesses you deal with . . . or compete with.

You benefit not just from our regional file system, but from the extensive up-to-date records maintained and exchanged among the 173 Better Business Bureaus across Canada and the United States.

File reports on improper corporate and business behavior are automatically exchanged among the bureaus. This data, supplemented by special bureau investigations when needed, is available to you when you want information or guidance.

11. JOIN US, YOU CAN'T AFFORD NOT TO . . .

As a Canadian business person and consumer, you're only getting one-half of the protection you're entitled to. Your 'consumer half' is given a degree of reassurance in the marketplace by a montage of government regulation and legislation. But how about your 'business half'? Consumer protection acts, whether federally or provincially inspired, are geared solely for the protection of the consumer. Your 'business half' is on its own. Or is it? Consider the **Better Business Bureau**:

- The Better Business Bureau is a non-profit organization supported by business, which protects the rights of businessmen AND consumers in the marketplace.

Government, fragmented into federal and provincial spheres of interest, offers a disjointed approach to business/ consumer problems as wit-

nessed by legislation that frequently overlaps to the confusion of buyer and seller alike.

- The BBB, like all self-regulatory agencies, offers informal, practical and flexible solutions and is able to react quickly, efficiently, fairly and inexpensively to marketplace problems.

Government, limited to the framework of legislation, is forced to react to marketplace problems with 'after-the-fact' solutions. Remember that governments can't satisfy customers by building and servicing good products. Only business can do that!

- Confidence and credibility in the BBB is demonstrated — BBB's handle more inquiries and complaints from businesses and consumers than any other organization in Canada, including government. In 1982 the 16 local Bureaus handled over 640,000 inquiries (requests for information on companies, products or service) and 25,000 complaints.

Governments do not provide 'before-the-fact' reliability information on companies, products or services.

- Most disputes between buyer and seller are the result of misunderstanding, not breaches of law. The BBB handles all complaints resulting from consumer dissatisfaction and acts as an independent third party to resolve these disputes to the satisfaction of both parties.

Government specializes in the ability to prosecute where laws have been violated. Their job is to enforce the law, not referee non-statutory disputes.

- BBB's believe there are two sides to every story. Both buyer and seller are treated equally under the BBB system . . . both have equal rights and equal responsibilities in the marketplace.

Government introduces 'consumer protection' legislation only to regulate the actions of business. Yet to be introduced anywhere is a 'Business Protection Act' that regulates the behavior of the buyer. The Better Business Bureau provides that essential balance wheel.

Organizations like the Better Business Bureau don't 'just happen'. They need the support of all ethical and honest businesses. Please give us your support.

BETTER BUSINESS BUREAU ARBITRATION

The Better Business Bureau normally handles consumer complaints by mediation, which is successful in about 80% of the cases. There are, however, some situations in which both buyer and seller, each convinced that he is right, refuse to mediate. The Better Business Bureau has a consumer arbitration service to assist these situations.

TWENTY QUESTIONS (AND ANSWERS) ABOUT CONSUMER ARBITRATION

1. What is consumer arbitration?

Consumer arbitration is a simple and economical procedure whereby a business and its customer may submit their dispute to an impartial third party for resolution. Arbitration is an alternative to lengthy, costly court action, but it is available only when all other means of settling the disagreement, such as mediation by a Better Business Bureau, have failed. BBBs will not arbitrate criminal violations, damages which go beyond the actual service or product involved, and issues that may not be arbitrated under the law.

2. How does consumer arbitration work?

When all informal attempts to resolve a customer's complaint have been futile, the BBB may suggest arbitration, or one of the parties may initiate a request for arbitration. If both the business and the customer agree, the Bureau will take the administrative steps necessary for arbitration.

3. Who will actually perform the arbitration?

The Bureau maintains a pool of volunteer arbitrators chosen from all segments of the community. Members of this pool will serve as Arbitrators. A list of possible Arbitrators, plus biographical sketches, will be sent to both Parties to the arbitration. Each Party will cross off names of those considered unacceptable and assign a priority to those remaining. The preference of the Parties will determine who is chosen to arbitrate, and no Arbitrator will be selected if rejected by either Party. For some low-cost disputes utilizing a preselected

arbitration panel, the Parties may object to individual members of the panel if there is reason to believe they will not act impartially.

4. What if the Parties cannot agree on who shall arbitrate?

If no Arbitrator is acceptable to both Parties, each will select one Arbitrator who then will select a third, who shall serve as chairman. When there are three Arbitrators, the majority shall decide all questions.

5. Are the Arbitrators impartial?

Nobody can ensure the impartiality of any person, but the process of arbitration is time-tested to assure optimum impartiality. The Arbitrators are not paid for their efforts. They perform their duties as a public service. Not only will each Party receive a biographical sketch of each Arbitrator, but all Arbitrators are required to disclose, as a condition of accepting appointment, any financial, commercial, professional, social or familial relationships with any of the Parties or their counsel. Although the BBB receives the bulk of its funding from local businesses, the arbitration process is conducted independent of the BBB, which has only an administrative role.

6. Would the Customer or Business be better off going to court?

In many areas, courts suffer from over-loaded dockets, and there is delay in resolving any dispute. Arbitration is a speedy procedure. It can be instituted in a short period of time, with most hearings usually lasting no more than an hour. Going to court may require hiring a lawyer, but anyone can represent himself in arbitration. One may be represented by a lawyer in an arbitration proceeding, but the non-legal informal nature of such a proceeding usually makes a lawyer unnecessary. Most important, an arbitration proceeding gives a better forum than most small claims courts; it is a private matter with no onlookers (unless the Parties permit it), a judge chosen by the Parties, and a flexible process throughout.

7. What does arbitration cost?

The administrative costs of arbitration, including inspection and technical witnesses, will be borne by the Better Business Bureau, although in some cases a refundable performance bond will be required to assure the presence of the Parties. The costs of other witnesses, legal fees, and a transcript or

recording of the proceedings, if desired, will be borne by the Party.

8. Where and when will the arbitration be held?

The arbitration hearing will be held at a time and place convenient to the Parties and Arbitrator, such as an evening or weekend. Often the BBB maintains a room that is appropriate for conducting arbitration hearings. Hearings have been conducted at the site of a home improvement job and in a garage where an auto repair issue was in dispute.

9. What is an inspection and why would an inspection be advantageous?

An inspection is an added feature of arbitration whereby the repair job, construction site, product or service is actually seen and evaluated by the Arbitrator, usually with both Parties present. This procedure is particularly suited to disputes involving the quality of workmanship and is not usually available in court.

10. What if the subject matter of the dispute is highly technical?

For disputes requiring technical expertise beyond the capacity of the Arbitrator, an expert witness is called in to the inspection or hearing, or the product is submitted to an independent testing laboratory. In such cases, the normal and reasonable costs will be borne by the BBB.

11. Once the arbitration agreement is signed and returned, can either Party back out?

Under most provincial laws an agreement to arbitrate is binding on both Parties, with either Party given the right to compel the other by bringing court action, to go through with the arbitration. However, it is the policy of the BBB to encourage the performance of voluntary agreements to arbitrate and to conduct its arbitration program as a community service. The emphasis is placed on the *voluntariness* of the proceedings.

12. What if the dispute is settled after the arbitration agreement is signed, but before the Award is rendered?

A fundamental purpose for establishing a consumer arbitration program is to resolve disputes. Thus, if the Parties settle their case before an Award is rendered, even if a hearing has been

held, the arbitration process is suspended. Upon written notice signed by each Party that an agreement has been reached the proceedings are terminated. In a typical program, it is not unusual for the Parties to settle their case after they have agreed to arbitrate.

13. What is the nature of an arbitration hearing?

The arbitration hearing is conducted in an informal manner with each Party given full opportunity to present its arguments and evidence. All Parties and witnesses are sworn to tell the truth by the Arbitrator who may, in most provinces, administer oaths. The Arbitrator, too, is often sworn in prior to the hearing. Parties are encouraged to limit their proofs to reliable and relevant materials. Where possible, original copies of contracts and other documents should be brought along, together with eye-witnesses, if any. Cross-examination of witnesses will be permitted. Although the atmosphere is informal, decorum and proper courtesy are required at all times. The hearings are not restricted as to time, and the Parties are encouraged to tell their full story without unnecessary repetition.

14. Who can attend the hearing?

Only those persons having a direct interest in the controversy may attend a hearing, although the Parties may agree to allow the presence of others. Arbitration is a private proceeding, unlike a court hearing.

15. Can the Parties contact the Arbitrator outside the hearing?

No communication between the Parties and the Arbitrator is allowed except at the hearing or inspection. All other communication regarding the case must be directed to the BBB, which will transmit it to an Arbitrator and the other Party. This rule is to ensure that no Party attempts to persuade or influence an Arbitrator without the knowledge of the other Party.

16. What is an Award?

An Award is the decision of the Arbitrator. Unlike most small claims court decision, it is in writing and it disposes of all issues in a manner to achieve a final wrap-up of the dispute. A "split" or "partial award" is one that decides in part for and against both Parties.

17. How is an arbitration Award enforced?

In most provinces an arbitration Award is enforced by the court. This means that a written Award, signed by the Arbitrator, may be taken to court, filed and enforced as if it were a judgment or order of the court, all *without* a rehearing of the case.

18. May an award be attacked in court?

In rare circumstances, an Award may be subject to successful attack in court. To set aside an Award one must show that it was procured by corruption, fraud, misconduct, or gross partiality on the part of the Arbitrator. If an Award goes beyond the issues in dispute, it may be set aside also.

19. Can an Award be modified or corrected without going to court?

Yes. When the Arbitrator deems it necessary, an Award may be corrected or modified where there was an evident miscalculation or some other clerical mistake or error arising from any accidental slip or omission. The Arbitrator may, at his discretion, reconsider the Award if there is new material evidence discovered after the Award was initially rendered.

20. Are there any advantages for businesses to include arbitration clauses in their contracts?

Numerous businesses have arbitration clauses in their customer contracts and many other businesses have precommitted themselves to arbitration if they or the BBB cannot resolve a dispute. Contractors have found, for example, that an arbitration clause in their home improvement contract is a good selling tool. Many businesses want to advertise their participation in a BBB program and they may not do so unless they are precommitted to arbitration. Also, reports given to the public by the BBB will indicate which businesses are precommitted to arbitration.



Members of the Better Business Bureau may "precommit" to BBB arbitration, and many have done so. These members are advising their customers that the business is prepared to submit any consumer complaints, which cannot be resolved by mediation, to BBB Arbitration and to abide by the decision of the Arbitrator.

FEATURES

BEFORE YOU BUY . . . BASICS FOR EVERY CONSUMER

PURCHASING

- In buying a product or service, your chances for a satisfactory transaction are much better if you deal with an established company which has a good customer relations record. Check with the Bureau first: call the Inquiry Department at (416) 526-1111.
- Always comparison shop before you buy. Become familiar with brand name goods and prices so that you can compare the quality and prices of merchandise.
- Often a store will try to imply a saving by comparing its selling price to a much higher list price. Remember that list prices are meaningless for comparison shopping — what you should be comparing are the *selling* prices of the item at various stores.
- In general, try to get three estimates before you purchase a service from a company.
- In comparing estimates, don't necessarily take the lowest. Often companies deliberately underestimate and then charge you more after the job is done. Consider a company's estimate in conjunction with its customer relations record.
- When considering the cost of a purchase, make sure that you include such things as delivery, installation, storage and credit charges to determine the *total* cost.

CONTRACTS

- Always ask a door-to-door salesperson for identification.
- Never sign a document just to get rid of a salesperson.
- Always read a contract carefully and make sure that you understand it *completely* before signing it.
- Make sure that all blank spaces in the contract are filled in.
- Keep a copy of any contract that you sign.
- Make your cheque or money order payable to the firm, rather than to the individual salesperson.
- Get a receipt for any money paid and save it.
- Know the implications of signing a contract. A contract is an arrangement the terms of which each party is bound by law to fulfill. Under the Consumer Protection Act, however, a seven-day "cooling-off" period is provided, during which period a buyer may rescind a contract for goods over the value of \$50
 - (a) where the contract provides for payment or for the delivery of goods or services at a time later than the execution of the contract; and
 - (b) where the seller solicits, negotiates or arranges for the signing by a buyer of such a contract at a place other than the seller's permanent place of business.

To rescind a contract, the buyer must deliver a notice of rescission either personally or by registered mail to the seller's address shown on the contract, within seven days after the buyer first obtains possession of a duplicate original of the contract.

REFUNDS AND EXCHANGES

BUYER SELLER CONTRACTS

Every time a sale is made there is an agreement, in effect a contract, between a buyer and a seller. This is true whether you (assuming you are the buyer) pay cash, make a deposit to confirm your purchase, pay by instalments, or "charge it". This is true, generally, whether the agreement is signed or made verbally, although some contracts or agreements must, by law, be in writing and signed. You make thousands of contracts during your lifetime, many of them verbally. For example, when you buy a dress, a pair of shoes, a hammer, an electric kettle or any one of a thousand other items, you make a contract.

There are two parties to the contract, the seller and the buyer. Each has the same right to expect the other to live up to the contract terms. Once the contract is made, neither party can properly break, or cancel, or change, or revoke the contract without the permission of the other party, unless fraud or misrepresentation is proved. (Should this be shown, it may well invalidate the agreement.) The seller is expected to deliver the goods or services which you have bought in accordance with the terms under which the sale was made. If you, the buyer "change your mind" or, because of some unforeseen circumstance want your deposit or money back, or an exchange or credit for return of the goods, the seller is not called upon under law to give it to you. You are asking the seller to cancel, or break, or change the terms of the contract; he has the right to decide whether he will do so or not.

IMPORTANT

Although the foregoing still applies to the majority of contracts, all Provinces now have comparatively new Consumer Protection legislation which, under certain circumstances, can completely alter some cases to the advantage of the consumer.

Contracts affected are generally those which were signed away from the merchant's normal place of business (in your home) and are in excess of a specified amount of money.

Call your local BBB to obtain exact details in your Province.

THE BUYER'S RIGHTS

In agreeing to make the purchase you (the buyer) have undertaken to pay for the item and you have a right to assume that the product or service has not been misrepresented, is not defective or inadequate for the purpose for which it was sold, is delivered to you at the time and in the condition agreed to at the time of the sale, and is, in effect, exactly what you purchased. Otherwise the seller is not living up to his obligations under the agreement. On occasion it may become impossible for the seller to complete his obligations — if he runs out of stock for example — and you have the right to expect that he will fill your order with goods equally satisfactory to you or release you from your part of the agreement.

THE SELLER'S RIGHTS

In making goods or services available to you, the seller has incurred costs — his cost of making the goods or purchasing them from the manufacturer, of setting up and maintaining his sales premises, employing sales and other personnel and/or contributing his own time and knowledge to the business. Whether the seller is a small retailer or serviceman, or a large corporation, he does all of this to make a profit. That is what he is in business for and the prices he charges you, the buyer, are directly related to all his pre-transaction expenses as well as his mark-up or profit. The seller therefore has a right to expect that the costs he has incurred will not be further increased by having to cancel the transaction and take back the goods, losing his anticipated profit and having to absorb the additional costs of re-stocking and re-selling the items.

RETURN POLICIES

Our laws governing business transactions do not require the seller to undertake this additional expense — always providing that he has been honest in carrying out his end of the contract. Many stores and businessmen have, however, voluntarily set up policies to let you return articles that you have purchased from them. This is one way in which they seek your continued patronage but it is a privilege extended by the seller and not an obligation. Generally the seller will do one of three things, depending upon the policy he has adopted in dealing with his customers:

1. Some stores follow the policy that all sales are final. They will not refund money, permit exchanges or give credit slips.
2. Some stores refuse to make cash refunds but allow exchanges, or give the purchaser a credit slip which may be applied then, or at some future time toward the purchase of other merchandise in the store.
3. Others unhesitatingly give refunds or credits, or permit exchanges and they will return deposits of money made by their customers.

As stated, exchanges, returns for credits, and refunds are services which some stores provide to encourage you to shop there.

Return privileges vary from store to store so you should be sure to ask about a store's return policy before you make a purchase.

The three types of return policies generally in effect operate like this:

EXCHANGE

The item may be returned and another item of the same kind may be taken in its place. This privilege is usually extended when the buyer has for example, made a mistake in the size or colour of the item. For obvious reasons many stores which normally make exchanges do not extend this privilege with respect to goods which are custom-made or which are cut to measure — textiles bought by the yard, for instance: to do so would leave the store with a number of odd-sized and unsaleable items. Similarly some articles of a personal nature (underwear or bathing suits for example) are often not returnable even in stores which generally are ready to make exchanges or accept returns.

RETURN FOR CREDIT

On return of the purchased item, the customer is given a

credit slip, or his charge account is credited with the amount paid. Then the customer may apply that amount to the purchase of any other item in the store. This privilege is usually extended when the store wishes to adopt a more liberal policy than that of simply making exchanges.

REFUND

Under this policy the customer gets his money back. This is the store's way of assuring its customers that they will get complete satisfaction when shopping there.

Refund, exchange or return-for-credit policies usually require that the goods be returned within a specified time period and invariably that they be in unused condition. In most cases the store will require a sales slip or some other evidence to show that the article was actually bought there and not at some other store, the amount paid for it, and the date when the transaction was made. (In one instance coming to the attention of a Better Business Bureau a purchaser wanted to return a man's suit purchased four years earlier on the basis, that it no longer fitted his requirements.)

ALL SALES FINAL

For some items, or even for all items in some stores, the policy may be "all sales final". The store has the right to do this and will often have such a policy for goods which are on sale, sold at the end of a season, used as floor models, or of an intimate nature to be worn or used by only one person. It is important for the buyer to inquire, before completing a purchase, what policy the store follows with respect to returns.

ABUSES OF RETURN PRIVILEGES

In this effort to provide customers with better service, businessmen have made it possible for some people to abuse the privilege extended to all. When such people return items without good reason, they increase the cost of all items in the store to all customers. They also cause some stores to adopt less generous policies than they might otherwise follow, because of the increased cost.

HOW TO USE YOUR RETURN PRIVILEGES

Regardless of the store's policy, if the goods you have purchased were misrepresented or are defective, you have legitimate reason to expect the store to provide a suitable substitute or refund.

Honest mistakes over items that don't fit or match or serve the purpose for which they were purchased, or inappropriate gifts from a well-meaning spouse or friend, do suggest that you use the privilege of the store's return policy — provided they have one. However, if you find that you are returning things regularly, perhaps you should ask yourself whether you are depending too much on a store's liberal return policy rather than upon your own good judgement in making purchases.

WRITTEN CONTRACTS

Written contracts which often call for payment by the buyer over a period of time, sometimes have special provision for the return of goods. If this becomes necessary, a contract usually provides its own conditions under which goods can be returned and this entails cancellation of the agreement. Be sure that you:

- Read and understand the contract thoroughly before you

sign;

- Never sign a blank contract;
- Make sure that all spaces in the contract are properly filled in;
- See that the seller, as well as you the buyer, has signed the contract;
- Always keep a copy of the contract.

CHECK LIST

Before making a purchase at any store, stop and consider the following:

- What is the store's policy covering returns?
- May I exchange the item for another like it?
- May I return the item and buy something else?
- Will the store give me my money back?
- Is this a final sale item?
- If the purchase is made under written contract, how are the return privileges affected?

Finally — improve your own buying 'score' by carefully evaluating the goods for the purpose you want them to fill, as well as the cost and your ability to pay, before making the purchase.

****** If you are not familiar with the seller and his business practices call your local Better Business Bureau. The Bureau will not help you shop, or assist in altering a store's exchange/refund/return policies, or recommend any particular place to buy, but it **will** tell you — from its extensive experience in buyer-seller relationships — the business reputation established by the merchant with whom you propose to deal.

REMEMBER — WHEN YOU MAKE A PURCHASE YOU ENTER INTO A BUSINESS CONTRACT. IT'S IN YOUR OWN INTEREST TO MAKE IT WORK FAIRLY TO BOTH PARTIES!

GUARANTEES AND WARRANTIES

A rose is a rose is a rose . . . But a guarantee isn't much of a guarantee unless it tells you exactly what is being guaranteed. And, equally important, is the man or company behind the guarantee. Unfortunately, the words "guarantee" and "warranty" (which are basically the same) have been misused.

Don't wait until the product fails or needs repair to find out how good the guarantee is. The time to become familiar with the terms of a guarantee is *before* you buy the item.

Comparing guarantees should be an important part of your shopping ritual. Comparing the reliability of the company behind the guarantee is just as important. When you buy something you are buying a guarantee. It costs money to fulfill the terms of a guarantee and that cost must be included in the price you pay.

A guarantee is a statement used by the manufacturer or vendor to state that he stands behind his product or service and that he will make good if it does not live up to the claims made for it. However, guarantees on products or service generally have limitations or conditions. Thus, when you compare guarantees check on what they cover and also what they don't cover.

Be particularly wary of so called unconditional warranties. There are virtually always conditions. Get all promises in

writing. A businessman who is unwilling to put his promises in writing is not the man to deal with.

Before you buy any product or service that is covered by a warranty, consider these key points:

- What is covered? The entire product? Only certain parts? Is labour included?
- Who do you call when you need repairs that are covered by the warranty? The manufacturer? The dealer? A service agency?
- Must repairs be done by a "factory" or "authorized dealer" service to keep the warranty in effect? If yes, is such a dealer located within a convenient distance of your home?
- Who pays for parts, for labour, for shipping charges?
- How long does the warranty last on the entire product? On parts and assemblies?
- If pro-rata reimbursement is provided, what is the basis for it? Length of ownership? Usage? Original cost?
- If the warranty provides reimbursement, is it in cash or credit towards a replacement?
- Will a substitute product be provided while yours is being repaired?

Before you use a product read the owner's manual or instruction sheet. Follow the operating instructions and be sure that any specific routine maintenance or service is done as suggested or required by the warranty.

Keep your warranty and the sales receipt for future reference. Write down the date of purchase and the date of installation. Do register your appliance with the card provided. Also, record any service or repair work done after the purchase. Remember that your best guarantee of a good guarantee is the care you take in making your purchase.

A GUIDE TO GIVING . . . WHAT TO ASK BEFORE DONATING

What is the best way to handle a phone call asking me to sponsor underprivileged, mentally retarded, handicapped or crippled children to a show, circus, camp or outing?

Tell the caller that you do not consider requests made over the phone. Suggest that he mail the information to you, that you will check with the Better Business Bureau, and if interested you will contact him.

What is the purpose of checking?

To try to determine how much benefit the organization will receive from the event. An inexperienced organization will sometimes hire a professional promoter to solicit for it. This could mean that only 25 cents, or even less, of each dollar you donate will end up with the organization. The rest will go in expenses and profit to the promoter.

I've just had a telephone call asking me to send children to a show. When I refused the caller made me feel very guilty. What should I do?

Suspect any person who makes you feel intimidated or guilty if you give a straight refusal. No reputable organization would do this.

Such a technique may indicate that you're dealing with a professional solicitor who is being paid commission on the number of tickets he sells.

If someone comes to the door seeking a donation, what

is the best way to handle it?

Most organizations whose volunteer workers intend to undertake a public door-to-door campaign usually announce this to the media and supply their collectors with proper identification. If you are in doubt, or the group is unknown to you, we suggest that you decline at the time but get full particulars about the organization, and, if you are still interested, you can send your donation to the head office.

I am interested in supporting a charity or organization, and am told that it is tax exempt. What does this mean?

It means that the income of the organization is exempt from taxation under the Income Tax Act (Canada), because it is, for example, a registered charity, a board of trade or chamber of commerce, a labour or fraternal society, or a non-profit organization. Further, donations made to registered charities, registered Canadian amateur athletic associations and housing corporations are tax deductible to the donor, providing the donor receives and files a proper receipt which includes the organization's registration number.

If an organization can issue receipts for income tax purposes, does this guarantee that it is a good cause?

Some people are under the impression that the ability to issue these receipts is an automatic seal of approval from the government. This is not so. What it does indicate is that the organization is tax exempt and that donations made to it are tax deductible. No approval of the activities of the organization is implied by such status. In fact, Revenue Canada advises that it would be too expensive and complicated to investigate every application for exemption, so it is usually granted on request unless there is some very obvious reason not to do so. This exemption can be cancelled at any time should anything unfavourable come to light. The possession of this tax exemption status and its requirements should certainly be taken into consideration when checking out an organization, but we still feel that it also has to give some proof of the value of the work that it undertakes.

When I telephone the Better Business Bureau to check out a charitable organization, why am I not told which is a good one and which is not?

The Better Business Bureau does not recommend any organization, group, company, product or service. We will not tell you to whom to give; we will give you the facts that we have available, which we feel will help you to evaluate the request. But the final decision is yours.

What questions should I ask of any group seeking donations or support from me?

- Who is running the operation?
- Who benefits from the appeal?
- What are the administrative costs?
- How much of the gross take ends up with the sponsoring group or charity?

GUIDELINES FOR DONATING

1. Learn about the principles of the soliciting organization and the facts concerning the nature of its activity. A federal income tax registration number is no guarantee that an operation is a good cause.
2. Remember that legitimate solicitors and agencies do not use high-pressure methods to force you to give before you are able to make inquiries.
3. If a solicitor refuses to show you identification, don't

contribute.

4. Remember that names are sometimes flashed to impress you. This does not necessarily mean that all of the persons know that their names are being used.
5. The use of a well-respected group's name is no assurance that the promoter running the fund-raising drive is legitimate. These groups have often been misled by promoters.
6. Never agree to contribute in response to a telephone call. Ask for a letter or annual report from the organization so that you may decide for yourself.
7. Never pay in cash — write a cheque made payable to the organization.
8. Get an official receipt, including taxation number, if you want tax exemption for your contribution.

HOW TO COMPLAIN EFFECTIVELY

The Better Business Bureau knows a lot about complaints: we deal with hundreds of them every week. Sometimes they come from people who have really been taken, but in most cases complaints result from a misunderstanding. A consumer with a problem and the merchant who is involved are not communicating. Occasionally people think this difficulty can be taken care of by raising the decibel level. But the effective complaint is not necessarily the one that makes the most noise — it's the one that re-establishes broken lines of communication.

How can a consumer go about doing this? The first thing is to adopt a proper state of mind. Assume the best. Businessmen and women aren't a breed apart. Like anyone else, they sometimes make mistakes, but the vast majority want to please their customers. That's how they stay in business. So why not begin by assuming that the person in charge will be anxious to look after your problem when it is pointed out to him. It's possible that he won't deserve the benefit of the doubt, but if you go in fighting, chances are that you'll loose the first round anyway.

The next question is whom to approach — and how. Most consumers know they should try for the owner or manager but are less certain about how to go about it. A letter? A telephone call? The choice depends on the circumstances. A letter can be impressive, and a photocopy will provide evidence of the complaint that could be useful later — especially if the item is under warranty. A phone call has the advantage of allowing the consumer to tailor his approach to the person contacted. And a combination of the two — or even a personal visit — is called for in some situations.

The message, whether written or verbal, should avoid accusations and threats and should stick to the facts. In other words, caution should be exercised in explaining a complaint because an untrue or misleading statement of fact, or an unjustified expression of opinion made to any person, can open an individual to a legal action — for libel if written or for slander if oral.

In most cases, a complaint can be resolved by the direct and factual approach. However, if the merchant and consumer find it impossible to agree, or if an agreed on adjustment is not carried through, then the consumer may need some outside assistance. At this stage, a number of alternatives are available, each with its own strong points.

A trade association can be helpful. Such associations usually handle complaints only on their members, but generally members are committed to abide by the association's

decision in business/consumer disputes. The reference section of the public library will have information as to whether there is a trade association in the area of your problem; and a call to the association will indicate whether it handles complaints.

Most newspapers now have consumer columns devoted to assisting readers with their problems. If the paper's circulation is large and the column popular, a complaint registered with it could prove very effective. No one wants the kind of publicity that an unanswered complaint there would provide.

And then there's the Better Business Bureau. The BBB complaint service has a unique and valuable feature: complaints that are processed by the Bureau become part of a company's consumer complaint record. Thus, when people call to inquire about a company, the report given is based on consumer complaints received and on how the company has handled them.

After deciding where to seek help, a consumer should call the organization and discuss how to file. The complaint will almost certainly have to be in writing and should include photocopies of any work orders, receipts, or warranties that may assist in its evaluation.

Once again, the urge to tell a good story should be resisted. Exaggerating or editing the facts will simply add to the confusion that already exists and make it more difficult to settle your problem, not easier.

Consumers should also resist the temptation to file with several agencies. Doing so can slow up your complaint rather than expediting it. And anyway, none of the agencies involved can afford to duplicate work: there's more than enough to go around already.

Chances are good that a consumer who follows these steps will get his complaint settled; later if not sooner. There are no figures on how many problems are taken care of by the two parties who are directly involved without need for any intervention by a third party. But statistics indicate that two-thirds to three-quarters of the problems that get to the formal complaint stage are resolved.

For people who have failed to get a resolution, there are still legal recourses available.

Small Claims Courts have monetary jurisdictions up to \$2,000 in most actions and complainants can go there without lawyers to plead their cases before the judge. The clerk at the local Small Claims Court will have information on how to go about commencing or defending such a lawsuit.

And of course one can engage a lawyer. Since the alternatives already mentioned are free (except for small fees in Small Claims Court), many people hesitate to use a lawyer unless a problem involves a lot of money or very strong feelings.

Complaining requires practice and patience and sometimes it requires advice as well — but if what a consumer wants is reasonable it usually pays off.

BAIT AND SWITCH

If an advertisement or sales offer seems 'too good to be true', it probably is. The fact is that unscrupulous merchants and salespersons sometimes offer fabulous, but fake, bar-

gains just to get you into the store so that they can sell you something more expensive.

The scheme is commonly referred to as "bait and switch". It's simple enough . . . they advertise some item at a price so low you are lured into the store. But here's the rub . . . there usually aren't any left . . . or the salesman tells you many customers who bought are dissatisfied . . . the product just isn't any good . . . or, you can't get delivery for over six months. All these excuses are designed to dissuade you from wanting the 'sales item' that probably wasn't available in any case. This 'bargain' on a non-available item is the "BAIT".

After killing your desire to purchase the advertised item, the salesman now attempts to sell you the merchandise he had in mind from the beginning. This second item is always far more expensive than the advertised item. This is the "SWITCH".

Bait and switch advertising is a criminal offense under the provisions of the Federal Government's Combines Investigation Act. In addition, most provinces also have legislation prohibiting such advertising practices.

BE WARY

Always be suspicious if a salesperson refuses to show or sell you an article advertised on sale and continues to advertise it . . . or, if a salesperson makes statements regarding the quality and/or desirability of an advertised item that is contrary to the advertisements. Always report such behaviour to your local Better Business Bureau.

CONSIDER THIS

A businessman who admits that an advertised item is temporarily out of stock is not always guilty of 'bait and switch'. Even the most honest and reputable merchant can underestimate the amount of stock required to successfully handle the consumer demand for a particular sales item. However, ethical businessmen will usually guarantee that a new shipment will shortly arrive, or failing that, will offer you another item of similar quality for the same price. 'Bait and Switch' operators will not make any effort to supply you with the desired item.

Also be aware that a salesperson may try to persuade you to buy a better quality item or a different brand with more features at a higher price. There is nothing unethical or illegal with such practices, as long as you are given a choice between the originally advertised article and the second item. So remember, buy what you want, but don't be switched to something you don't really want or can't afford.

WHEN YOU SHOP

- Don't do business with 'bait' advertisers. Bait and switch advertising is an unfair practise and is against the law.
- Be wary of all offers that appear too good to be true.
- Ask about service and availability of parts before you sign. And get all arrangements in writing.
- Understand all offered guarantees. Don't accept verbal promises.
- Compare prices of similar merchandise at other stores.
- If you feel you are dealing with a 'bait and switch' advertiser, refuse to do business with him and report the incident to your Better Business Bureau.

WORK-AT-HOME SCHEMES INVESTIGATE BEFORE YOU INVEST

THE FACT IS:

Housewives, shut-ins, elderly persons, widows and others who need extra money, but find it difficult or impossible to hold even a part-time job because of family obligations, are often attracted to ads offering them a chance to earn money by doing work at home.

"Earn money at home" schemes all have one thing in common. They require you to buy something before you can begin work. If you answer an ad offering you huge profits for some at-home work for which there is supposedly a great demand and which will require no experience on your part, you will probably wind up losing money instead of earning it.

Basically there are two types of 'work-at-home schemes':

1. where you provide a service
2. where you provide a product

An example of 'providing a service' is:

"Stuff envelopes — \$500 per thousand. For further details send 50¢ and a self-addressed, stamped envelope to: RIP Limited, P.O. Box 999, Ripsville, Ontario."

Most people answering such an ad expect to be hired by a legitimate company to stuff envelopes for a salary. They assume that the company in question will supply them with envelopes, mailing lists of customers and the material to be mailed. Such is not the case. Legitimate companies do not normally place open ads for 'work-at-home' programmes and they would certainly not require you to forward any type of payment in advance.

What you usually receive for your initial 50¢ is nothing more than a letter explaining the 'wonderful opportunities' for making easy money and an opportunity of sending even more money (usually \$10 to \$25) for 'a complete kit' that will start you on your way. The kit is merely a booklet which tells you to do exactly as the original promoter has done. That is:

1. Place an ad in the local newspaper similar to the one you answered, but giving your address as the mailing destination.
2. When replies to your ad arrive, stuff them with the same form letter you received (you buy these form letters from the original promoter). These are the same letters you received for your 50¢.

This system therefore becomes a never-ending chain in which a product and/or service never really becomes a factor.

An example of a 'providing a product' scheme is:

"WOMEN — \$200 monthly for sewing at home. Send 25¢ to FUU, P.O. Box 222, Nosville, Alberta."

In this scheme you will be asked to purchase instructions, materials and sometimes even equipment (such as sewing machines) to make items such as aprons, rugs or seat covers. The promoter promises to buy them back (at a profit to you) if the quality is "up to his standards". BBB experience has proven that it is doubtful if anything you make will ever be "up to his standards". Once the promoter refuses to buy the items back (which he has every right to do under this one-way system), your only hope is to try to sell them yourself. This method makes it highly unlikely that you will make any type of profit.

Remember, the promoters of typical 'work-at-home'

schemes (regardless of their type) are actually asking you to become party to a system that financially benefits only the original promoter, not those who become involved at a later date by answering the ads, and this includes you.

EXERCISE CAUTION . . .

- . . . if money is requested. Most schemes require a payment in order to obtain information and material needed to start a 'work-at-home' business. According to the promoters, this is 'to show good faith and honest intentions' on your part. **REMEMBER**, you are sending money for an unknown investment.
- . . . if the promotional material you receive says that there is an unlimited demand for the product or service in which you will be getting involved.
- . . . if the promoter agrees to buy back merchandise at higher prices than the retail selling price.
- . . . if the promoter gives only the name and refuses to give the complete address of an existing successful and satisfied customer.
- . . . if there is no mention in the advertisement of total costs involved.
- . . . if a share of the market and a demand for your work is 'guaranteed'.
- . . . if enormous earnings are offered. For example, "you can earn up to \$1,000 a week".

If any of the above points are present in any presentation made to you, you may be party to a worthless 'work-at-home' scheme.

HOW TO PROTECT YOURSELF FROM SUCH SCHEMES

It's easy!! Just remember . . . if you see an ad in the paper offering *large earnings* for a work-at-home job, for which there is a *great demand*, an *initial fee*, and *no experience necessary* . . . **BE CAREFUL!** You may end up losing money instead of making it.

INVESTIGATE BEFORE YOU INVEST

If you have any doubts about any offer made to you, contact your local Better Business Bureau and inquire about it . . . before you sign up. You may save yourself money.



There are ACRES of opportunity in Hamilton-Wentworth

INDUSTRIAL SITES

We have fully serviced land and existing buildings immediately available throughout the area. We have excellent rail and highway systems. Canada's busiest Great Lakes port and soon, an expanded regional airport.



COMMERCIAL OPPORTUNITIES

Our surrounding population has one of the highest average disposable incomes in Canada. Hamilton's city core has recently undergone a massive and exciting revitalization program.



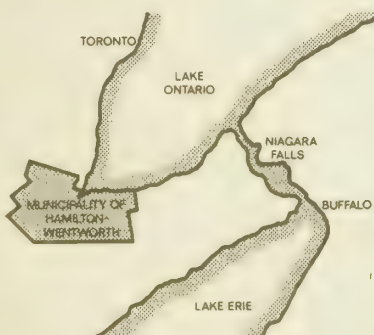
RESIDENTIAL AREAS

We have everything from high-rises in the bustling heart of the city to residential estates in our surrounding towns and villages.



COMMUNITY FACILITIES

Area residents enjoy our superb new art gallery, McMaster University and Mohawk College. Hamilton Place presents the best in live entertainment, and our new Convention Centre is one of North America's finest. Out-of-doors, the Royal Botanical Gardens and other natural recreation facilities are found throughout the region.



TOURIST AREAS

We're in the midst of a tourist mecca. Places such as Dundurn Castle and the Wentworth Heritage Village show our unique history. For recreation, go boating or swimming in the summer, skiing or tobogganing in winter. And both Toronto and Niagara Falls are just a short drive away.



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Fill in the following and attach your card.

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Hamilton  **Wentworth**

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Chartered Accountants

306 KING STREET WEST, HAMILTON

TELEPHONE (416) 525-1930

J.N. Fenton F.C.A. RIA
W. Ernst C.A.

Internationally Grant Thornton

W.F. Swing C.A.
J. Merima C.A.

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Chartered Accountants

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TELEPHONE (416) 524-0806

Internationally: Dunwoody Robson McGladrey & Pullen

John H. Daciuk, C.A.
Allan Foley-Bennett, C.A.

Jack Wade, C.A.
Bryan Kogut, C.A.

SNIDERMAN, BUZZELLI, SANTI

Chartered Accountants

Richard Sniderman, C.A.

Leo A. Santi, C.A.

F.D. Buzzelli, B.B.A., C.A.

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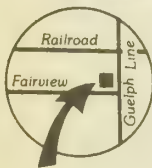
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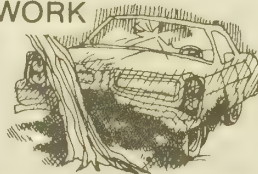


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(see our ad this page)

527-2575

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St. Catharines
L2S 1N4

682-5560

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(see our ad page 30)
(see our ad page 38)

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545-2085

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525-3430

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560-0223

BARTON COLLISION SERVICE

2420 BARTON ST. EAST
HAMILTON, ONTARIO

560-0223

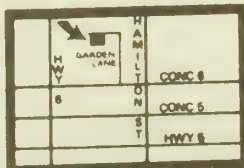
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M & G AUTO BODY
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L8E 2W6
561-5402
(see our ad page 31)

MIDTOWN COLLISION CENTRE
(T.C.M. Investments Ltd.)
77 Ferguson Avenue S.
Hamilton
L8N 2M4
525-9515
(see our ad this page)

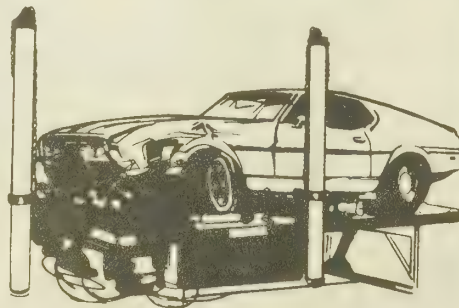
ONTARIO AUTO COLLISION
322 Gage Avenue N.
Hamilton
L8L 7A7
549-4602
(see our ad this page)
(see our ad page 38)

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FEATURES...

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- SPRAY BOOTH FACILITY
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BURLINGTON TUNE-UP SERVICES LTD.

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L7S 1W6 681-0330

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L8H 2Y2 549-7071/549-7282
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KELLEY'S AUTOMOTIVE & TRUCK ELECTRIC

5824 Temperance Avenue
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L2G 4B1 356-0432

TORONTO & HAMILTON AUTO ELECTRIC LTD.

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TORONTO & HAMILTON AUTO ELECTRIC LTD.

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Hamilton
L9B 1K4 389-2224

TORONTO & HAMILTON AUTO ELECTRIC LTD.

99 McNab Street N.
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L8R 2L9 527-1515

STANDARD AUTO GLASS CANADA LTD.

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Hamilton
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(see our ad this page)

STANDARD AUTO GLASS CANADA LTD.

145 George Street
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N3T 2Y9 756-9660
(see our ad this page)

STANDARD AUTO GLASS CANADA LTD.

4235 Fairview Street
Burlington
L7L 2A4 639-0126
(see our ad this page)

STANDARD AUTO GLASS CANADA LTD.

27 Main Street E.
Port Colborne
L3K 1R9 835-8933
(see our ad this page)

STANDARD AUTO GLASS CANADA LTD.

4799 Bridge Street
Niagara Falls
L2E 2R6 357-4060
(see our ad this page)

STANDARD AUTO GLASS CANADA LTD.

284 Welland Avenue
St. Catharines
L2R 2P9 688-4230
(see our ad this page)

STANDARD AUTO GLASS CANADA LTD.

321 Queensway West
Simcoe
N3Y 2M9 426-5104
(see our ad this page)

STANDARD AUTO GLASS CANADA LTD.

999 King Street E.
Hamilton
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(see our ad this page)

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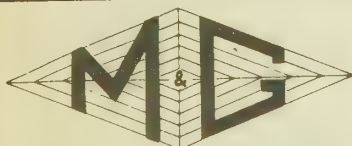
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Niagara Falls	4799 Bridge Street	357-4060
Port Colborne	27 Main St. E.	835-8933
Simcoe	321 Queensway W.	426-5104
St. Catharines	284 Welland Ave.	688-4230
Hamilton	999 King St. E.	544-5749

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639-0035

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1249 Guelph Line
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L7P 2T1
(see our ad this page)

335-0223

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934-3336

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L8H 5Y2

547-3211

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Stoney Creek
(see our ad this page)

662-4417 / 561-4202

FAIRVIEW CHRYSLER DODGE LTD.
2377 Fairview
Burlington
L7R 2E3

632-4335

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GLANBROOK AUTO SALES LTD.
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Hamilton
L8H 4R6

545-3624

AUTO LEASING

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Hamilton
L8N 3P6
(see our ad this page)

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2377 Fairview Street
Burlington
L7R 2E3
(see our ad this page)

637-5208

TIGERTOWN LEASING LTD.
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Hamilton
L8H 4S1

545-3077

MAURICE CARTER CHEV-OLDS LTD.
155 Cannon Street E.
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527-7003

CORFE PONTIAC BUICK GMC LTD.
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1-871-2770

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Hamilton
L8P 1A6

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GENERAL MANAGER
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CARS AND TRUCKS
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TO MEET YOUR
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THE SIGN OF BETTER
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(416) 637-5208
2377 Fairview St.
Burlington, Ontario

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1249 GUELPH LINE

EASTWAY
MOTORS HAMILTON
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DATSUN

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- PARTS

- BODY SHOP
- TRUCK CENTRE

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OLDSMOBILE INC.**

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188 Cannon Street E.
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L8L 2A8 528-0032
(see our ad this page)

JOHNSTON MOTOR SALES CO. LTD.

1350 Upper James Street
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L8C 3B4 388-5502

**LEGGAT PONTIAC BUICK
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303 Queenston Road
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L8K 1H2 545-8267

MONTCLAIR MOTORS LTD.

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DATSUN (HAMILTON) LTD.**

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L8L 2A9 528-8371
(see our ad this page)

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LTD.**

205 Cannon Street E.
Hamilton
L8L 2A9 528-8371
(see our ad this page)

NIAGARA MOTORS LTD.

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L0S 1T0 468-2145

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- LEASING
- SERVICE
- PARTS
- BODY SHOP

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N0A 1A0 765-4424

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SWIFT MOTORS

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Hamilton
L8L 5W3 528-4275

TAYLOR CHRYSLER DODGE

260 Centennial Parkway N.
Hamilton
L8E 2X1 561-0314
(see our ad this page)

**TIPS ON BUYING A CAR
— NEW AND USED**

CHOOSING THE DEALER

Whether you are about to buy a new or used car, selection of the dealer is of prime importance.

Obviously, you want a company that has a good track record in customer service. If you find the car you want but you don't know much about the dealer, ask around. If information is not available, use your Better Business Bureau.

When choosing a dealer, keep in mind the proximity of his location to your home or place of work if you expect to continue doing business with him. Driving sixty miles to the dealer-

**HONDA
DOWNTOWN**

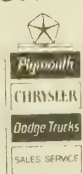


- Sales
- Service
- Parts
- Leasing
- Used Cars
- Body Shop

528-0032

188 CANNON E. (AT FERGUSON)
HAMILTON, ONT.
CENTRAL LOCATION

**TAYLOR
CHRYSLER DODGE**



- DEPENDABLE
USED CARS
- LEASING
- PARTS
- BODY SHOP
- DAILY RENTALS

561-0314

260 CENTENNIAL PARKWAY NORTH
HAMILTON

ship for service may be costly and time-consuming.

SERVICE is particularly important to a new car buyer, so check the service department, looking for cleanliness and efficiency. If you depend on your car for business use, keep in mind the servicing may require you to leave the car for a day or more. Look for a dealer who has loaner cars available or rentals at a nominal fee.

BE WARY of dealers who make impossible, exaggerated or highly improbable claims in their advertising. Some judgement of dealer integrity can be made from advertisements. The "con" jobs are not difficult to spot.

In short:

1. Choose a dealer who is favorably known to your neighbors or friends.
2. Check out his business record with the Better Business Bureau.
3. Satisfy yourself that he has the facilities to provide the service you want.
4. Don't be dazzled by advertising which makes impossible or improbable claims.

NEW CARS

Better Business Bureaus across Canada receive relatively few complaints about new automobiles. Though there are occasional problem vehicles as there are in any mass volume product, the present day car, if serviced according to the manufacturer's specifications generally fulfills customer expectations. Read and understand the terms of the warranty before you buy the car. Ethical dealers will always look after warranty matters.

Terms of the warranty are often misunderstood by the purchaser. If you feel that terms of the warranty are not being met, bring it to the attention of the dealer. The Better Business Bureau, can, if necessary, obtain redress through mediation or arbitration in cases where the warranty has not been fulfilled.

USED CARS

There's nothing wrong with buying a used car. There are lots of good used cars on the market. Many people buy them to take advantage of the considerable price reduction caused by depreciation based on time, i.e. — the car is in good condition but not the current year model — and they're happy. However, the purchase of used cars is a constant source of complaint to the Better Business Bureau. No one will deny that

there are some shady used car dealers around who prey on gullible buyers. Why be gullible? Most complaints fall into one or two categories as shown below.

"I CAN'T GET MY DEPOSIT BACK"

When you sign an offer to purchase and make a down payment or deposit you have in fact bought the car, provided the offer is accepted. You can't break the contract unilaterally because you "changed your mind" and neither can the dealer. The car is off the market and cannot be sold to anyone else — even if he offers a higher price. It's yours, and you'll be expected to pay for it. If you renege, don't feel that you have a right to the return of your money — you haven't.

Even if your offer is subject to "financing" and you return with the excuse that you can't arrange financing, you may find that the dealer will oblige you by arranging it for you. You've still bought the car. It's yours, and there is nowhere to take it "back" to.

The answer is simple. Don't make a down payment or deposit — call it what you will, unless you fully intend to buy the car and pay for it. Don't be conned by a salesman who tells you that the deposit is only a formality and you can change your mind later. If he makes such a statement have it included in writing on the contract. Then it becomes part of the contract and is likely enforceable.

"THE DEALER WON'T REPAIR THE CAR, AND HE WON'T TAKE IT BACK"

Why should he? It's your car, and unless there is some form of warranty you are responsible for repairs on your car. Most used cars are sold "as is" and this is made quite clear on the contract. Read the contract carefully — *both sides*. Nobody is trying to fool you, but many buyers fool themselves by assuming that the seller has a continuing responsibility when he hasn't. If any type of warranty is mentioned — many reputable dealers offer a warranty on used cars — make sure that the terms and effective dates are clearly shown on the contract, and that you understand them. If the salesman makes a remark such as — "If anything goes wrong, just bring it back and we'll fix it", he may be absolutely sincere. But it's your money, so have him include the statement in writing on the contract.

When buying a used car, as with many types of purchases, your best safeguard is the reputation of the seller. We all know people and firms that we trust completely and from whom we buy things at face value knowing full well that we will receive fair treatment. However, where that trust based on reputation does not exist have the car checked by an independent mechanic *before* you buy it. The cost involved is well worthwhile. You'll meet excuses indicating that this is not possible — for any of a variety of reasons including insurance, etc. The vehicle may have serious defects of which even the dealer is not aware. That's the seller's problem not yours. You just have to decide whether you want to buy a used car "as is" without first having it checked. If you do, the best of luck.

A used car does not have to be road-worthy or even safe to drive at the time of sale. Some people buy such vehicles for parts. The dealer must, by law, ensure that any written representation used in a consumer transaction for the purchase of such a motor vehicle contains a statement that the motor vehicle is not suitable for transportation and is sold for parts only or for the purposes other than transportation.

The dealer must also disclose, in writing, to the best of his knowledge:

1. Whether the motor vehicle has been used as a taxi, police or emergency vehicle or in organized racing.
2. Whether the motor vehicle has:
 - if new - sustained damage requiring repairs costing more than 20% of the asking price.
 - if used - sustained damages requiring repairs costing more than \$1,000.
3. Whether the motor vehicle has been used as a lease or rental vehicle.
4. Whether the motor vehicle has been brought into the Province for the purpose of sale.
5. Whether the odometer accurately records the true distance travelled by the motor vehicle.

PRIVATE SALES

If you purchase direct from a private owner you almost certainly buy "AS IS". When buying a car privately, make absolutely sure the car does not have a lien against it and insist on a written signed statement to this effect. Some used car buyers have been surprised to find a tow truck in their driveway hitching up to their recent purchase because

a garage had a lien against the car for unpaid service. When buying through a private seller, be careful about "curbers". These are unethical operators who buy cars at low prices then sell them from their homes, representing them as their own vehicles.

WHAT YOU SHOULD CHECK

Assessing the mechanical fitness of the car is not a job for amateurs. Unless you are a trained mechanic, all you should do is "kick the tires" or limit yourself to non-mechanical things.

1. Check the upholstery and floor coverings.
2. Check the doors and windows.
3. Check the condition of the tires, spare, jack, and wheel wrench.
4. Check paint work, chrome and filled-in rust holes.
5. Note the amount of wear on brake and gas pedal.
6. Take a look at the odometer reading and compare it with sticker showing last servicing. (Do they correspond?)

Perhaps the second largest purchase made by the average person is that of a car, either new or used. Under the Motor Dealers Act, all motor vehicle sales operations are required to be licensed and subject to the scrutiny of the Registrar of Motor Dealers (668-2425). In addition, car dealers have banded together with other interested groups to establish their own policing agency known as the Car-Ware Committee (to deal with car repair problems). Should you have a complaint relating to an automobile purchase which cannot be resolved directly with the car dealer in question, you should not hesitate to refer the complaint to the Registrar.

When you buy your car, you will most likely finance it either by leasing to purchase or by way of chattel mortgage. In either case you are buying goods and are entitled to the same protection and disclosure as you would be in buying any other goods or service. In particular, you are entitled to know the cost of borrowing and the nature and substance of the product you are buying. For example, in purchasing a used car you should receive full disclosure as to its state of use, any previous repair problems or accidents, and other related matters. The car dealer or bank, on the other hand, is entitled by law to register his financing documents and you should cooperate in allowing such registration.

AUTO PARTS

DOMINION AUTO SUPPLY & WRECKING CO.

404 Fruitland Road
Fruitland L0R 1L0 544-1121
(see our ad this page)

AUTO PARTS — USED

DOMINION AUTO SUPPLY & WRECKING CO.

404 Fruitland Road
Fruitland L0R 1L0 544-1121
(see our ad this page)

NICK STERN AUTOMOTIVE

320 Hilton Drive
Stoney Creek
L8E 2N3 664-2090

AUTO RADIATORS

A.B.C. RADIATOR SERVICE LTD.

31 Marlborough Street
Brantford
N3T 2R9 519-752-6298

BURLOAK RADIATOR SERVICE

4179 Harvester Road
Burlington
L7L 5M4 637-9577

GIL'S RADIATOR SERVICE

1282 Spring Gardens Road
Burlington
L7T 1J8 527-2797
(see our ad this page)

HAMILTON RADIATOR SERVICE LTD.

537 Kenilworth (at Beach Rd.)
Hamilton
L8H 4T8 547-1548

HAMILTON RADIATOR SERVICE LTD.

2324 Queensway Drive
Burlington
L7R 3T2 632-3300

HAMILTON RADIATOR SERVICE LTD.

P.O. Box 3760, Station C
Hamilton
L8H 7N1 549-4181

HAMILTON RADIATOR SERVICE LTD.

2411 Barton Street E.
Hamilton
L8E 2W9 561-6001

HAMILTON RADIATOR SERVICE LTD.

63 Cannon Street E. (at John)
Hamilton
L8L 2A1 523-6666

HAMILTON RADIATOR SERVICE LTD.

1028 Upper Wellington Street
Hamilton
L9A 3S3 388-3434

THE RADMAN

1011 Upper James Street, Unit 2
Hamilton
L9C 3A6 389-2271
(see our ad page 36)

THE RADMAN

925 Barton Street E.
Hamilton
L8L 3C1 549-4131
(see our ad page 36)

THE RADMAN

1400 Plains Road E.
Burlington
L7R 3P9 632-7140
(see our ad page 36)

THE RADMAN

247 Centennial Parkway N.
Stoney Creek
L8E 2X3 560-0272
(see our ad page 36)

THE RADMAN

85 Niagara Street
St. Catharines
L2R 4L1 688-6177
(see our ad page 36)

THE RADMAN

4087 Stanley Avenue
Niagara Falls
L2E 4Z1 357-5691
(see our ad page 36)

DOMINION AUTO WRECKERS.

INSTANT PARTS FINDING SERVICE
FROM 50 ASSOCIATED YARDS

LATE MODEL DOMESTIC &
FOREIGN CAR & TRUCK PARTS

REBUILDABLE WRECKS
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FRUITLAND

Gil's Radiator Service

radiators repaired &
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repaired

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527-2797

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528-7484
198 Wellington North

**ONE TIME ONLY FOR
THE LIFE OF YOUR CAR**

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- RECORES - 12 MONTH GUARANTEE
- REPAIRS - 90 DAY GUARANTEE —
- ALL GUARANTEES IN WRITING —
- IN-STOCK-INVENTORY FOR DOMESTIC
AND FOREIGN MAKES
- INDUSTRIAL & CONSTRUCTION MACHINERY
- GAS TANK & HEATER REPAIRS

DRIVE-IN WHILE YOU WAIT SERVICE
(MAJOR CREDIT CARDS HONOURED
OPEN MON - FRI)

SPEEDY RADIATOR SERVICE
13 Lottridge Street
Hamilton
L8L 6T6 547-0332

VITAL RADIATOR SERVICE
198 Wellington Street N.
Hamilton
L8L 5V7 528-7487
(see our ad this page)

AUTO REPAIRS

BALOG GARAGE
1490 Main Street E.
Hamilton
L8K 1C8 545-7885

BARTON SERVICE STATION
304 Barton Street W.
Hamilton
L8R 2J1 529-0747
(see our ad this page)

BEAR ALIGNMENT AND SERVICES
254 King William Street
Hamilton
L8R 1B2 522-6411

JACK BUCKLE'S BRAKE SHOP
1245 Upper James Street
Hamilton
L9C 3B2 387-6423

BURLINGTON ALIGNMENT SERVICE
865 Drury Lane
Burlington
L7R 2Y4 634-9313

BURLINGTON MOTORS
3535 New Street
Burlington
L7N 1N6 637-7303
(see our ad this page)

BURLOAK RADIATOR SERVICE
4179 Harvester Road
Burlington
L7L 5M4 637-9577

CANADIAN AUTO COLLISION
539 Burlington Street E.
Hamilton
L8L 4J3 523-6600

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304 Barton St. W.
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L8R 1H7
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L7L 4X8
(see our ad this page)

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L9J 1B1

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(see our ad this page)
(see our ad page 30)

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L8E 3H6

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L0R 1L0

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L8P 1K9
(see our ad this page)

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L7R 3N1

634-5596

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L8H 6P2

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General Repairs to All Makes
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- 24 years experience
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ANCASTER AUTO REPAIR
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FORD MOTOR CO. OF CANADA LTD.
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(see our ad this page)

HOUGHTON RUST CONTROL
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You can easily remove dents from
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100% Corrosion Protection
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A beautiful shine
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BURLINGTON SOUND CENTRE
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Burlington
L7T 2E1 632-9422
(see our ad page 41)

BURLINGTON SOUND CENTRE
633 Enfield Road
Burlington
L7T 2X9 632-4275
(see our ad page 41)

KEITH'S STEREO
3235 Fairview Street
Burlington
L7N 3L1 637-2315
(see our ad this page)

MR. STEREO
927 King Street E.
Hamilton
L8M 1B9 544-0645
(see our ad page 41)

AUTO SUPPLIES & ACCESSORIES

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CANADIAN TIRE
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Burlington
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A COMPLETE SPRING SERVICE

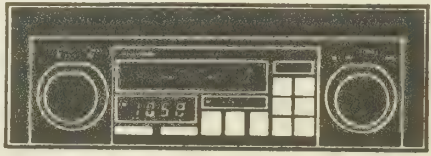
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FAIRVIEW	MALL
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SPRING SERVICE

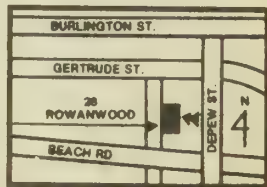
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4 WHEEL DRIVE SPECIALISTS

FAST SERVICE - FREE ESTIMATES

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(see our ad this page)

STANDARD ENGINES

325 Millen Road
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8H 7P2 561-1315
(see our ad page 67)

TIPS ON AUTO REPAIR

Owning a car means looking after it. This may seem self-evident, but a "drive until it breaks down" attitude to car repair is apparently becoming increasingly common.

Self-service gas bars encourage drivers to fill up and run, neglecting small but essential maintenance jobs which, when left undone, can lead to expensive repairs.

BURLINGTON LTD.

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PROFESSIONAL HOME &
AUTO SOUND SYSTEMS

WHOLESALE - RETAIL

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A.R.A. * Universal Alarms
Sales * Service * Installations

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516 Plains Road East 633 Enfield Road
Burlington, Ontario Burlington, Ontario

Obviously a driver himself can handle some of the maintenance that used to be performed by filling station attendants. There are plenty of competent mechanics around to look after big jobs. The point is to find a mechanic before a major breakdown occurs. To do so, you should check out several shops, using recommendations from friends and a BBB business performance record, until you find one in whom you have confidence.

Look for the mechanics' certificates of qualification issued by the Ministry of Labour to mechanics who have completed an intensive apprenticeship. Even if the repairs are done by an apprentice at the shop, the trainee will be supervised by a qualified mechanic who will be responsible for all work done on your car.

Beyond this, it's a good idea to have a look around the shop. Is the work area organized? (Not necessarily clean — car repair is a greasy business.) Does the shop have the specialized tools needed for delicate or complex jobs — such as oscilloscopes and front-end equipment? If a garage has invested several thousand dollars in test equipment to keep up with new repair technology, it indicates an interest in providing good service.

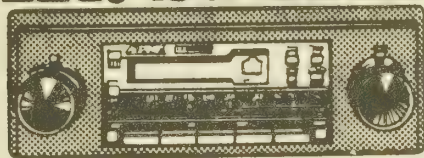
Talk about price very early in the process of getting a car repaired. Ask for, and get, a written estimate for the job. Find out if the estimate includes both parts and labour. Also, ask the shop to keep all parts that are replaced in the course of the repair for your examination. Having them will give you a margin of security if parts are replaced unnecessarily.

If you're shopping around for estimates, don't always opt for the lowest. A garage which offers to do a repair very cheaply may be basing its estimate on a less satisfactory method than a more expensive shop would use. Find out, as well, about the shop's guarantee policy, if any, in advance. It's too late to ask after you start having trouble.

THE HUMAN TOUCH

Being able to communicate with the people who work on your car increases your chances of getting reliable repairs. This will be easier to do if you deal consistently with a particular repair shop instead of jumping from one to another. It's also a good idea to keep copies of all your work orders on hand. They give a mechanic a record of all repair work done on your car, and can make it easier for him to pinpoint new problems as they occur. When you go

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GUARANTEED MUFFLERS
PIPE BENDING
ELECTRONIC TUNE-UP
WELDING



SURE STOP BRAKES
A/C SERVICE
BALANCING
ALL GENERAL REPAIRS

with a problem, try to be specific about its symptoms — clear descriptions of the noises that the car is making, and the speed and conditions at which they occur, can be very useful to a mechanic in diagnosing faults. In return, you should expect concise, nontechnical explanations of what is wrong with your car.

A garage feels the pressure of time as much as any other business, and therefore it's often a good idea, whenever possible, to bring your car in at off-peak hours. This can sometimes make the difference between a cursory diagnosis and a really effective one. And other kinds of pressure can foul up relations between a mechanic and his customers. Remember that while mistakes do happen in auto repairs, they're generally not due to dishonesty — a U.S. Transportation Department study found crooked dealing to be a very minor problem in the repair industry. So, if you have a complaint, don't be accusatory — in all probability the shop will want to give you satisfaction in its own best interests.

SELF-SERVICE

If you habitually fill up at self-service gas stations, you'll have to be extra careful about maintenance. It's all too easy to let routine repairs fall by the wayside when there's no attendant to lift the hood for you. This lack of attention can have some pretty serious consequences. For example, an engine can be irreparably damaged due to overheating if the thermostat, a part with a replacement value of under three dollars, fails without being replaced.

In the absence of a pump attendant, this inspection and routine maintenance has to be done by the driver — you. Following is a list of some of the basic tasks, which, if performed regularly, could extend the life of your car and save a lot of money on repair bills:

Motor oil: check often; change every 5,000 to 8,000 km. Be sure to replace the oil filter when you change the oil — a dirty filter will contaminate the clean lubricant.

Transmission fluid: check regularly; change every 40,000 to 50,000 km.

Battery: check fluid level and refill with distilled water if necessary. Tighten cable-connectors and clean connections and posts with a wire brush if they are corroded or dirty.

Belts, hoses: Belts should be tight, solid, unfrayed; hoses should be flexible and free from bulges and punctures.

Don't let these parts decay or you could severely impair your engine's efficiency.

Tires: check for tread wear; excess wear can be due to underinflation. Keep tires at manufacturer's recommended pressures, and check inflation periodically with a tire gauge.

Miscellaneous: Monitor brake and power steering fluids every so often. Examine the cooling system when the engine is cold; replenish radiator fluid if necessary. Pay attention to your lights; for safe driving they should be clean and working at all times.

AUTO TRANSMISSIONS

A-1 TRANSMISSION

4179 Harvester Road
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L7L 5M4 637-8544

AAMCO TRANSMISSIONS

424 Rennie Street
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L8H 3P5 547-0431

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5796 Valley Way
Niagara Falls
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BURLINGTON TRANSMISSION SERVICES

2432 New Street
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L7R 1J6 634-1871
(see our ad this page)

DANNY'S TRANSMISSION SERVICE (HAMILTON) LTD.

6 Sanford Avenue N.
Hamilton
L8L 5Y6 525-5323

DOCTOR TRANSMISSION

263 Barton Street E., Unit 15
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L8E 2K4 662-7094

H.C.H. MUFFLER & TRANSMISSION

2444 Barton Street E.
Hamilton
L8E 2W7 561-7611

LEO'S TRANSMISSION SERVICES

178 John Street S.
Hamilton
L8N 2C6 525-3430

MISTER TRANSMISSION

308 Parkdale Avenue N.
Hamilton
L8H 5X9 547-0933

MISTER TRANSMISSION

360 Plains Road E.
Burlington
L7T 2C8 634-6666

MISTER TRANSMISSION

152 Hartzell Road
St. Catharines
L2R 3B0 682-1990

MISTER TRANSMISSION

387 Ontario Street
St. Catharines
L2R 5L3 682-8679

MISTER TRANSMISSION

1011 Upper James Street
Hamilton
L9A 2N8 388-0700

MISTER TRANSMISSION

1 Osler Drive
Dundas
L9H 4A9 627-5808

PAT'S TRANSMISSION

165 Queenston Road
Hamilton
L8K 1G7 547-8183

PRO TRANSMISSION CENTRE

593 Concession Street
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L8V 1B4 389-2238

RON'S TRANSMISSION SERVICE

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Hamilton
L81 3K9 545-6068

STERLING POWER SYSTEMS

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Hamilton
L8H 3R5 547-2345

TRANSMISSION CLINIC LTD.

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Hamilton
L8V 4G7 387-2021 / 387-2022
(see our ad page 43)

YORK MOTORS

173 York Street
St. Catharines
L2R 6G1 685-8654

**Burlington
Transmission
Services**




2432 New Street
(Corner of Guelph Line
& New Street)
Burlington, Ontario

JACK COLQUHOUN
STEVE COLQUHOUN **634-1871**

AUTO & TRUCK RENTAL

BURLINGTON U-RENT

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L7R 3R3

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AUTO UPHOLSTERY

GOLD STAR SEAT COVER LTD.

50 Kenilworth Avenue N.

Hamilton

L8H 4R3

549-3533

(see our ad this page)

HAMILTON CAR UPHOLSTERERS

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Hamilton

L8M 1A1

(see our ad page 44)

527-1539

STANDARD AUTO GLASS

(see our ad page 31)

AUTOS — USED

MOUNTAINSIDE MOTORS

2258 Mountainside Drive

Burlington

L7P 1B7

335-2139

STEVE REYNAR AUTO SALES

451 Upper Gage Avenue

Hamilton

L8V 4J2

(see our ad this page)

387-6515

ROYAL AUTO SALES

1213 Main Street E.

Hamilton

L8K 1A3

544-7991

ROYAL AUTO SALES

579 King Street E.

Hamilton

L8N 1E4

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Gold Star
SEAT COVER
SINCE 1959

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\$50

STEVE REYNAR AUTO SALES

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- Our Locator System (Computerized)
- Will Supply References
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- For information whether you're buying or selling

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(at Queensdale)

ADVICE!

\$50

SERVICE!

SAVINGS!

\$50

AUTO WRECKERS

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Hamilton
L8H 5W9 545-6488

AUTO WRECKERS

**BAMFORD & LAMPMAN AUTO
WRECKERS**
Hwy #8, Box 32
Winona
L0R 2L0 643-2144 / 643-1103
(see our ad this page)

**DOMINION AUTO SUPPLY &
WRECKING CO.**
404 Fruitland Road
Fruitland
L0R 1L0 544-1121
(see our ad under Auto Parts, page 35)

AWNINGS

SHOPPING

A simple time saver is your telephone. Call several outlets. Most companies have brochures they will send to your home free of charge. Information packages will clearly outline products for you. As in any specialized business there is a good deal of jargon that can cause confusion. While you have the dealer on the telephone ask if they have a working demonstrator model and/or additional models to view. It is much easier to judge the product's value in a showroom than from a colour photo in a brochure or sample book. Model availability will affect your purchase. Do they have one in stock or must it be special ordered?

**USED PARTS FOR
CARS AND TRUCKS
USED CARS AND TRUCKS
BAMFORD & LAMPMAN**

**Auto Wreckers &
Recycling Co. Ltd.**
BOX 32 NO. 8 HWY., WINONA, ONT.
TWO LOCATIONS:
643-2144 OR 643-1103
VINEMOUNT
643-2222
GINO VALVASORI

PERC. W. BRUSEY & SONS LTD.
497 Hughson Street N.
Hamilton
L8L 4N8 522-5625
(see our ad this page)

GERRY JANS ALUMINUM
4187 Upper Middle Road
Burlington
L7R 3X5 335-3733

METRO ALUMINUM INC.
102 Glassco Avenue N.
Hamilton
L8H 5Z9 545-3921
(see our ad page 128)

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8H 3Z6 549-1316
see our ad page 26)

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L0S 1J0 1-468-2503

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(see our ad this page)

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L7R 2G5 637-8383
(see our ad page 46)

RED DOT SPORTS & CYCLE
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Burlington
L7R 1G9 637-5024
(see our ad page 46)

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(see our ad this page)

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L7L 4Y8

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L9J 1B1

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L8P 1K9

(see our ad page 22)

335-1720

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Hamilton

L9J 1B1

(see our ad this page)

689-7526

TIPS ON BOATS

The prospective boat buyer is faced with a wide and often confusing array of makes, styles and optional equipment. A boat is a major investment and the decision requires time and careful investigation.

Ideally a boat, new or used, should be tested in the water before you buy, the same as a vehicle is road tested before purchase. It is wise to select a known make of boat as you can be sure of a degree of quality workmanship. Boats, new or used, should come with a warranty when purchased through a reputable dealer.

The first thing to consider is the hull. Fibreglass, whether laminated or blown, is the most common material used in hull manufacture due to its relatively light weight, strength characteristics and its ability to be molded into a variety of designs. The thickness of fibreglass and gel coat is usually a good indication of its strength. When considering a used boat, look for cracks that may have developed at stress points, for example, where the hull meets the decking, at corners and through hull fittings. Blistering of the gel coat may indicate inferior manufacturing techniques.

Wood hulls, although not as popular as they once were are generally strong and serviceable. When well constructed and maintained, wood hulls can offer the same serviceability as any other material. It is always wise to have a wood hull subjected to a thorough marine survey before purchase is considered.

The way in which a vessel is powered is also an important aspect. Whether it is gas, diesel, inboard or outboard, keep in mind that an over-powered boat is as

bad as one that is under-powered. Your dealer can best provide you with recommended power ratings for your specific needs. In reference to used boats, always be sure to have a qualified mechanic inspect the engine thoroughly before any sea trials are considered.

Because salt water is extremely corrosive, all hardware should be inspected for corrosion both on exposed surfaces and where they are anchored to the hull or decking.

Stern drives should be checked carefully for corrosion around the leg. If zincs have been improperly attached, electrolytic action can cause extensive pitting in this area.

A good boat can be an investment if time and proper consideration is given to choosing a seaworthy craft that meets your individual requirements.

If you are in doubt when choosing a reputable dealer in your area, consult your Better Business Bureau.

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L8N 1J7

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Toronto

M5V 1B2

(see our ad page 45)

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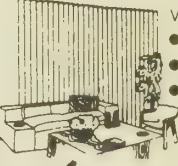
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MILTON LUMBER SUPPLIES
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Hamilton
H5Z2 549-1344

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(see our ad this page)

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L8H 5Z1 544-1614

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L8V 1W9 387-4035

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L8H 3S3 545-5101
(see our ad page 92)

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547-2376

MacLEAN-HUNTER CABLE T.V.

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Hamilton
L8P 3B1

522-0123

MOUNTAIN CABLEVISION

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L9A 2N9

389-1347

NIAGARA CO-AXIAL LTD.

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662-8972

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SUPPLIES

SPECIALTY CAKE SUPPLIES INC.

231 Hwy #8
Stoney Creek
L8G 1E2

662-3810

(see our ad page 145)

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CONFECTIONARY
WHOLESALE & RETAIL

ALLAN CANDY CO. LTD.

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Hamilton
L8L 5L5

529-7146

SPECIALTY CAKE SUPPLIES INC.

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Stoney Creek
L8G 1E2

662-3810

(see our ad page 145)

Noisy Stairs

Squeaking stairs are caused by loose joints between the treads, risers and stringers. If it is possible to get to the underside of the stairs, coat the loose wedges (holding together the three parts of the stairs) with glue, and drive them back into place (additional wedges may be required). Sometimes it's not possible to get at the underside — in which case repairs will have to be done on the treads. Have someone stand on the squeaky tread while you drive nails along the front edge of the tread into the riser, spacing the nails to reach the centre of the edge of the riser. Hammer nails below the surface of the wood; fill with plastic wood.

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WASHING, CLEANING
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ESSO TECH

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Hamilton

L9C 3A3

388-1333 / 388-1334

(see our ad page 37)

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can be soaked away with vinegar or
lemon juice.

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L8P 4T4

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(see our ad inside back cover)

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LTD.

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(see our ad this page)

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SERVICES

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Burlington
L7N 3L9

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(see our ad this page)

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OF HAMILTON

INSURANCE
CLAIMS
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PROFESSIONAL CLEANING OF
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STEAM
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The Well Known Family
Business For The Last
14 Years. Approx. 145,000 Area
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THE MOST MODERN UNITS OF THEIR KIND IN CANADA
CLEANING - RESULTS - AMAZING
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Burlington
N7J 3N1
632-2971

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N9C 3A6
388-2095

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Hamilton
N8H 2V1
547-1997

RUSS HAYES CO. LTD.
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N8P 1B3
527-2015
(see our ad this page)

RADMAN'S CARPET
1915 King Street E.
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L8K 1V9
549-9585
(see our ad this page)

Ever try removing soot from carpeting by sprinkling salt over the soiled area? Wait a half hour, then vacuum up the salt and the soot will come with it.

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L8E 2B2
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(see our ad this page)

TIPS ON CARPETING

Carpeting can be a major investment — in terms of both initial cost and upkeep, and the cost of replacing a bad buy when your "bargain" turns out to be worth exactly what you paid for it when the colour changes or traffic patterns begin to show. The following factors should be considered before you enter into carpet-buying decisions.

Where will the carpet be used?
High traffic areas require construction and fibre that wear well; a beaten path up the front stairway never improved anyone's home. Carpets for the kitchen, family room or bathroom should be easy to clean and durable, because they are constantly exposed to spills and stains. Less durable floor coverings can be purchased for bedrooms where traffic is lighter.

Who will use it? If there are young children, active teenagers and equally active adults in the family, the more durable and cleanable your carpet, the better the investment.

How about the future? If you have settled into a home to stay, wall-to-wall carpet will be a good investment. Otherwise, area rugs or room-size rugs which you can take with you when you move, will be a better buy.

How much carpet do you need?
Multiply the width of the room by its length to find the total number of square feet; divide by 9 to get the total square yards. For example, a 12 foot x 15 foot room would require about 20 square yards of wall-to-wall carpet. Before you buy, have an in-home interview with sales representatives from several local



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"CARPETS, VINYL & TILES"
"CUSTOM INSTALLATIONS"

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1915 King St. E. (At Rosedale)

Carpeting Checklist

- The more dense the surface yarns, the longer the wear. A skimpy pile will crush easily and should not be used in high traffic areas.
- Closely packed pile, firmly secured to the backing is indicative of a good carpet.
- To check a carpet's construction, take a corner of the carpet and bend it back.
- To determine amount of carpet necessary for an area: multiply the width of the room by its length to find the total number of square feet, then divide by nine to find the total square yards.
 $(\text{length} \times \text{width} = \text{SQ. FT.})$
 $\text{SQ. FT.} \div 9 = \text{total square yards}$

Vartanian Rugs Ltd.

COMPLETE CARPET SERVICE FOR OVER 25 YEARS

FREE ESTIMATES

HAMILTON
528-8907

320 Green Rd.
Stoney Creek

STONEY CREEK
662-6395

home furnishings stores. Get written estimates. If you are going to buy on a monthly payment plan, make sure the finance charges are added to the estimate.

How much can you afford to spend? Don't be talked into anything you can't afford. Determine your budget before you begin to look.

Here are a few tips on how to judge the quality of a rug or carpet:

- Examine the depth, thickness and density of the pile.
- See how the pile fibres are locked into or attached to the backing.
- Examine the quality and sturdiness of the construction and backing. Take a corner of the carpet or rug in your hand and bend it back. This is the only way to get a clear view of the length and density of the pile and the number of strands of fibre twisted together to make one strand of yarn.

A good carpet, no matter how it is constructed, has a closely packed pile firmly secured to the backing. The height of the pile is important, but the density or closeness of the surface yarns is more important for long wear.

A skimpy pile may feel luxurious when it is new, but it will crush easily and should not be used in a high-traffic area. A medium-height dense pile is a wise choice for living rooms, hallways or stairways. A short, dense loop pile with high twist will best avoid crush marks.

All carpet consists of pile and backing constructed in one of the following ways:

- **Tufted:** The pile yarns are inserted into a preconstructed backing. The backing may be coated with latex, or — in better-quality carpets — laminated with a second backing fabric. This is the most common construction method used today because it is quick and economical to manufacture.
- **Woven:** The pile and backing are interwoven on a loom in a single operation.
- **Needle-punched or nonwoven:** A core of fibre sheet and layers of loose fibres on each side are interlocked by a machine punching thousands of needles through them.
- **Knitted:** Pile yarns and backing are interlocked in a process very similar to hand knitting.

Terminology can be confusing, especially when a word like "broadloom" is often used in advertising with the implication that the term reflects a certain

standard or quality. It doesn't. Broadloom simply refers to seamless carpet made on a broad loom, tufted or woven, regardless of fibre and content, and made in widths wider than six feet.

Rugs that do not pass inspection because they have some imperfection are classified as "seconds" or "imperfects". If you have any doubt about the quality of the carpet that interests you — especially if the price is low — make sure to confirm the quality. Have the salesman mark your sales slip "first quality, not seconds" to preclude any problem with the warranty at some later time.

The term "mill run" should not be used to disguise seconds or irregulars.

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(see our ad this page)

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L8L 7W2 522-4446

CANTEEN OF CANADA
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Hamilton
L8T 2V4 387-0951
(see our ad this page)

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CERAMIC HYDAWAY

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Hamilton
E 2W3 560-4120
(see our ad page 50)

D CERAMIC STUDIO

8 Concession Street
Hamilton
V 1C8 383-1641
(see our ad this page)

MOUNTAIN CERAMIC CENTRE

96-300 Brucedale Avenue E.
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A 1R1 389-6552

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L7L 3C1 639-1847
(see our ad this page)



**BURINGTON
NATURAL GAS**

**Chimney
Liners**

"Large or small
we line them all"

Licensed • Bonded
REASONABLE RATES
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L8K 5S8 561-1931

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Hamilton
L8L 7B4 544-2264

TOP HAT CHIMNEY SWEEPER

P.O. Box 123
Fruitland
L0R 1L0 643-3112
(see our ad this page)

CHIROPRACTORS

DR. RICHARD C. KITCHEN

140 Mill Street N.
Waterdown
L0R 2H0 689-7175

RESSELL CHIROPRACTIC CLINIC

1505 Guelph Line
Burlington
L7P 3B6 335-3901/335-3902
(see our ad this page)

SYLVIA M. ZARINS

934 King Road
Burlington
L7T 3L3 637-0361



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CHIMNEY SWEEPER**

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CHIMNEY CLEANING & LINERS
 by wire brushes (the European way)
Professional Analysis of Chimney Problems

**4-D CERAMICS
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- The perfect gift for every occasion.
- Personalized creations in ceramics.
- Teaching studio for beginning and advanced.
- No charge for lessons for seniors.
- All ceramic supplies available.
MAYCO Glazes & Stains
- Greenware available wholesale.

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HAMILTON, ONTARIO**



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CLINIC**

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Centre
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335-3901/335-3902

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L8R 1B3

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- complete wet washed
- each rug individually done
- fringing, repairing, taping
- alterations done solely by Mr. Ajemian

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INSURED

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VIC COUSINS • 6 DORSET PL. • HAMILTON

AJEMIAN RUG CO. LTD.

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Stoney Creek
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(see our ad this page)

BURLINGTON STEAM EXTRACTION
LTD.

596 Mullin Way
Burlington
L7L 4J4 632-5856
(see our ad page 48)

CARPET CARE

2292 Glastonbury Road
Burlington
L7P 4C9 529-5963

CLEAN CARE SERVICES

4046 Grapehill Avenue
Burlington
L7L 1R2 632-1444

COUSINS CARPET CLEANERS

6 Dorset Place
Hamilton
L8S 3T6 528-6047
(see our ad this page)

DEEP CLEAN AUTOMATIC CARPET
SERVICES

211 Walter Street N.
Hamilton
L8H 5R3 545-7442 / 545-7443
(see our ad this page)

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HOME CLEANING
SERVICE

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- DRAPERY CLEANING
- UPHOLSTERY CLEANING
- SCOTCHGARD AVAILABLE

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L8E 2K3 561-4380

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SERVICE

(Div. of Deep Clean Automatic)
211 Walter Street N.
Hamilton
L8H 5R3 545-7442 / 545-7443
(see our ad this page)

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EVERYTHING"

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SERVICE
80 Speers Road
Oakville
L2X6

(see our ad this page)

**ROTO-STATIC CARPET CLEANING
SERVICES**

2 Brucedale Avenue E.
Hamilton
A1R1

389-1603

(see our ad this page)

**ROTO-STATIC CARPET CLEANING
SERVICES**

10 Elizabeth Street
Burlington
R2M1

637-0544

(see our ad this page)

SERVICEMASTER OF HAMILTON

29 Nash Road N.
Hamilton
H7P4

560-1401

(see our ad this page)

ERRA CLEANING SERVICES

70 Nebo Road
Hamilton
N3W 2E3

385-2359

(see our ad page 52)

THRIFTY CARPET & UPHOLSTERY

74 Worsley Road
Stoney Creek
L8E 2G3

664-1745 / 387-1428

CLEANING PRODUCTS

CTM MARKETING SERVICES

46 Park Road N.
Grimsby
L3M 2P3

945-9203

(see our ad this page)

JADEX BLEACH

562 Wentworth Street N.
Hamilton
L8L 5X3

529-9545

(see our ad this page)

PROCTOR & GAMBLE INC.

Box 355, Station A
Toronto
M5W 1C5

528-5501

**CLEANING SERVICE —
HOME — INTERIOR &
EXTERIOR**

BACHELORS ONLY

115 Hyde Park Avenue
Hamilton
L8P 4M8

523-1397

CANADIAN MAID

711 - 1868 Main Street W.
Hamilton
L8S 1J1

528-1004

MIGHTY MAID

889 Shadeland Avenue
Burlington
L7L 2M2

632-6890

MOLLY MAIDS

2005 Amhurst Heights Drive
Burlington
L7P 3R2

639-4650

MOLLY MAIDS

102 - 1830 Main Street W.
Hamilton
L8S 1H5

529-6446

**CLEANING SERVICES
— JANITORIAL**

AMITY GOODWILL INDUSTRIES

225 King William
Hamilton
L8R 1B1

526-8481

BROWN'S JANITORIAL SERVICES

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L8G 2S3

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From a
Household
Spot to a
Spotless House

The ServiceMaster Fibre-Fresh 15⁺
Process tailors cleaning to match
fabric and soil condition. Safe, even
for treasured antiques. Fabric pre-
tested for colorfastness and
shrinkage before cleaning.

SPECIALIZING IN VELVET FABRICS

AFTER FIRE CLEANUPS
AND INSURANCE CLAIMS
FURNITURE CLEANING PLANT

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JADEX BLEACH

BLEACH 7% - CHLORINE 13%

**Laundry & Cleaning
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- LAUNDRY SOAP
- LIQUID DETERGENT
- CLEANING COMPOUNDS FOR
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- POOL CHEMICALS

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FOR • INDUSTRY
• INSTITUTIONS
• HOTELS • OTHERS**

- POSITIVE 'D'
for complete
eradication of odours
- WINDOW CLEANER
- BOWL CLEANERS
- DRAIN OPENER
- CITRUS DISINFECTANT

DIV. of C.T. MILLIKEN LTD.

**Roto-Static
CARPET & UPHOLSTERY
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- no shrinkage - no split seams - no mildew
- no sticky residue - superior stain removal
- dry in one hour

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Burlington
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to fire and soiling; durable and resilient.
Nylon: less resilient than wool; not as
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Acrylic: looks like wool; wears like nylon;
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cent modacrylic.

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801 Main Street E.
Hamilton
L8M 1L5 545-5875

MOORE ENTERPRISES

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Hamilton
L8G 2G2 560-2606
(see our ad this page)

**W.R. LAWSON CLEANING &
JANITORIAL SERVICES LTD.**

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Hamilton
L9C 5S3 383-8113

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WHOLESALE & RETAIL**

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SALES**

ORMAN G. BUSH LTD.

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Burlington
L7R 2E9 634-1837

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2031 Mount Forest Drive
Burlington
L7P 1H4 637-0814

GERRY LUSH CLOTHIER LTD.

175 Plains Road E
Burlington
L7T 2C4 637-5578

JERRY'S MAN SHOP

155 James Street N
Hamilton
L8R 2K9 527-7844
(see our ad this page)

**MacNAMARA-DILAR HATTERS &
SERVICES**

223 Main Street E
Hamilton
L8N 1H2 522-4582

**CLOTHING —
WOMEN'S SALES**

ADELE

109 George Street
Hamilton
L8P 1E3 527-0832

**BRIDAL BOUTIQUE (BURLINGTON)
LTD.**

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Burlington
L7T 1V1 529-4832

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Burlington
L7R 2N1 634-3976

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L8N 1A9 525-6268

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Pearls should be washed with mild, warm soapsuds, using a soft brush. The string should be examined for signs of wear, and if you wear your pearls often, they should be restrung at least once a year. Pearls should be stored in a flat case; they should never be twisted when worn.

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MAN SHOP**

"The Open Door to Style"

"Everything for the Man
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Rental Wear"

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L8R 2K9

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ENTERPRISES**

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Cleaning**

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ESTIMATE**

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CARPET
CLEANING**

**SPECIALISTS
IN THE
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STREAMBRUSH
METHOD**

**...steam
cleaning**

**...carpet &
upholstery**

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Hamilton
N 1B1 527-4013

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Centre Mall
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Hamilton
H 2V4 545-4020
(see our ad this page)

TEVE'S FUR & LEATHER LTD.

5 John Street N.
Hamilton
R 1G9 529-4194

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BURLINGTON PERMA COATING INC.

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Burlington
L7L 5L6 637-5283

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ALAN T. JACKSON STAMPS

84 King Street W
P.O. Box 8591
Dundas 628-0180
(see our ad page 129)

**COLLECTION
SERVICES**

MERCANTILE COLLECTION AGENCY

2201 Brant Street
Burlington
L7P 3N8 335-2294
(see our ad this page)

**COMMUNICATIONS &
COMMUNICATION
EQUIPMENT**

AATEL COMMUNICATIONS INC.

(A division of Intercom Sales & Service)
387-0012

CARDON COMMUNICATIONS INC.

95 McNab Street N.
Hamilton
L8N 3C8 527-1040

CARLISLE ELECTRONICS LIMITED

1831 Main Street W
Hamilton
L8S 1H6 527-8434
(see our ad this page)

INTERCOM SALES AND SERVICE

P.O. Box 6237, Station F
249 Stone Church Road
Hamilton
L9C 5S3 387-0012

COMPRESSORS

**HARGON COMPRESSED AIR
SERVICE LTD.**

220 Gage Avenue N
Hamilton
L8L 7A5 545-3326
(see our ad this page)

**COMPUTERS & DATA
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269 Main Street W
P.O. Box 6297, Station E
Hamilton
L8P 1J5 525-7441

MEGABIT TECHNIKS INC.

1057 Main Street W.
Hamilton
L8S 1B7 525-2166
(see our ad on cover)

PACEMAKER DATA LIMITED

100 Main Street E.
Hamilton
L8N 3R4 527-7701

Shawn
bride 'n' boutique

WEDDING FASHION HOUSE

SERVING THE COMPLETE
BRIDAL PARTY
EXCLUSIVE READY-TO-WEAR
BRIDAL GOWNS

OR CUSTOM DESIGNER
SERVICE AVAILABLE

TWO HAMILTON LOCATIONS

FOR PERSONALIZED SERVICE CALL
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(TERMINAL TOWERS) MALL

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COMMUNICATION
CENTRES**



SCANNERS
• Business
• Marine
• CB Radios

CARLISLE ELECTRONICS LTD

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Hamilton, Ont L8S 1H6
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AGENCY LTD.**

• PROFESSIONAL • PROMPT
• ALL CLAIMS SERVICED

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FLOW SYSTEMS

BURLINGTON 105-2201 Brant St. **335-2294**
TORONTO, MISSISSAUGA & AREA CALL **825-0460**

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COMPRESSED AIR SERVICE LTD.

REPAIRS TO ALL MAKES AND MODELS OF AIR COMPRESSORS

24 HOUR SERVICE

220 GAGE AVE. N., HAMILTON, L8L 7A5

(416) 545-3326

ALL HOURS FIELD OR SHOP SERVICE

PARK BUSINESS COLLEGE

139 King Street E.
Hamilton
L8N 1B1 528-1108
(see our a page 126)

THE PERSONAL COMPUTER STORE

Div. of National Calibrations Ont. Ltd.
3350 Fairview Street
Burlington
L7N 3L5 632-6810
(see our ad this page)

WANG CANADA LTD.

3017 Harvester Road
Burlington
L7N 3J9 639-1995

CONCRETE & CONCRETE PRODUCTS

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Burlington 335-3400

*The Personal
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AN ATARI COMPUTER

632-6810

3350 Fairview Street
Burlington

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563 Rosseau Road
Hamilton
L8K 4T7 544-8042

GOLFI CONSTRUCTION

151 Millen Road
Stoney Creek
L8G 3Y6 664-4868
(see our ad this page)

JOLDERSMA CONCRETE FINISHING

311 Rymal Road E.
Hamilton
L9B 1C3 389-3687

LEIGH BAKER CONCRETE FORMING LTD.

R.R.#1
Hagersville
N0A 1H1 768-3833

PARSONS UNIT STEP LIMITED

35 Parkdale Avenue N.
Hamilton
L8H 5W7 547-3833
(see our ad this page)

STACEY CONTRACTING

216 East 23rd Street
Hamilton
L8V 2X2 385-7188
(see our ad page 145)
(see our ad page 59)

An easy way to get paint and varnish off chrome hinges and door pulls is to simmer them for a few minutes in baking soda and water. All the old paint and varnis will wipe off.

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Burlington
L7T 2C4 632-9424
(see our ad page 57)

JOHN BOLDT CONSTRUCTION LTD.

R.R.#3
St. Catharines
L2R 6P9 682-5958

M. NELSON CONSTRUCTION

R.R.#1
Smithville
L0R 2A0 643-3276

GEORGE SINCLAIR CONSTRUCTION (1973) LTD.

125 Gailmont Drive
Hamilton
L8K 4B8 561-9320
(see our ad page 57)

C. VALERY CONSTRUCTION

2130 King Street E.
Hamilton
L8K 5W7 547-5056
(see our ad page 57)

CONSTRUCTION EQUIPMENT

A.R. CAMERON SALES & RENTALS

1021 Upper James Street
Hamilton
L9C 3A6 385-3227

INTERNATIONAL HARVESTER CANADA

208 Hillyard
Hamilton
L8N 3S5 549-5231

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PARSONS UNIT STEP LIMITED

- Steps
- Porches
- Railings
- Interlock Stones

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- Flower garden edging
- Fully licensed

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**GENERAL CONTRACTOR
& FOUNDATION SEALER**

* Expert in repair & foundation,
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STONE CREEK, ONT.**

664-4868

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Hamilton

V 2Y5

(see our ad page 58)

385-1288

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CONTRACTOR

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Burlington

N 1W4

637-9691



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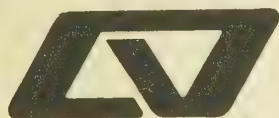
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Burlington
L7N 3P2 639-7941

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LTD.**
R.R.#3
Jarvis
NOA 1J0 1-519-587-4124
(see our ad this page)

HAUSER CONSTRUCTION LTD.
1356 Beaufort Drive
Burlington
L7R 3X4 335-1835

KNOTTY PINE HOMES
513 Ridge Road
Grimsby
L3M 4E7 643-1125

R.F. RUFFELL CONTRACTING
111 Pottruff Road N.
Hamilton
L8H 6P6 560-7107

**TRANSCONTINENTAL ENERGY
SAVING PRODUCTS CANADA LTD.**
4179 Harvester Road
Burlington
L7L 5M4 639-0937
(see our ad page 67)

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NIAGARA DRYWALL LTD.
1 Spring Street
St. Catharines
L2P 1Z6 688-3435

**A. VOLPATTI PLASTERING &
CONSTRUCTION LTD.**
3000 Portage Road
Niagara Falls
L2J 2J5 358-5086

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Millgrove P.O.
Millgrove
L0R 1V0 689-8215

BENSON ELECTRIC COMPANY
2664 Cavendish Drive
Burlington
L7P 3X9 335-6996

BILL'S ELECTRIC (HAMILTON)
9 David Avenue
Hamilton
L9A 3T9 385-3970

DIRECT ELECTRIC CORPORATION
R.R.#2
Canfield
NOA 1C0 385-2048

WALTER LOPINSKI ELECTRIC
12 Marriot Place
Hamilton
L9C 2N6 389-8740

McCLEARY ELECTRIC LTD.
969 Fraser Drive
Burlington
L7L 4X8 634-7634

GEORGE SMITH ELECTRIC LTD.
148 Rymal Road E.
Hamilton
L9B 1C2 385-4868

SOLLIE ELECTRIC
53 Huntington Street
Hamilton
L8T 1X5 389-1016

WATERDOWN ELECTRIC
16 Margaret Street
Waterdown
L0R 2H0 689-4941

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DANBILL EQUIPMENT RENTALS LTD.
103 Keith Street
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L8L 3S5 525-5805

CONTRACTORS — GENERAL

ALL WAYS CONTRACTING
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Hamilton
L8K 5H2 578-1529

ARIES CONSTRUCTION
129 Ewen Road
Hamilton
L8S 3C6 523-0792

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86 Ellis Avenue
Hamilton
L8H 4L9 547-6462

BESTON HOME CONSTRUCTION
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L8T 4V7 387-1089

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- Additions • Garages • Carports
- Recrooms • Remodelling

ALL CARPENTRY AND
ALUMINUM SIDING

Soffit & Fascia • 5" Eavestrough
• Roofing

LICENSED
FREE ESTIMATES
385-1288



Gibbons & Eggink

CONSTRUCTION LTD.

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Custom Built Homes

CALL

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How to Fix a Clogged Toilet

- Fill a kettle with hot tap water.
- Pour the hot water into the toilet bowl.
- Repeat two or three times.
- Refill kettle and put on stove to boil.
- While water is heating, pour 2 to 3 cups of bleach and 1 cup of soap powder into the bowl and let stand until kettle boils.
- Pour the boiling water into the bowl and let stand. In a short time the action of the soap and bleach will break the clog.
- If the clog is not entirely broken, a plunger must be used.
- Lubricate the lip of the plunger with petroleum jelly.
- Depress the plunger slowly and jerk up rapidly. Repeat as necessary.

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Agara Falls
G 4J8 354-4582

EVINE'S REMODELLING
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Hamilton
V 2V5 388-3910

IMEN CONSTRUCTION LTD.
4 West 27th Street
Hamilton
C 4Z9 385-9751

O-ALL HOME IMPROVEMENTS LTD.
137 Glencrest Road
Burlington
7N 2H7 634-3165

UNRON CONSTRUCTION
2 Four Winds Place
Bundas
9H 3X9 627-0611

**JOHN HEPP / GENERAL
CONTRACTOR**
13 Jones Road
Box 4, Group 14
Burlington
643-3241

I. NELSON
R.#1
Smithville
OR 2A0 643-3270

RITCHARD CONSTRUCTION
04 - 5250 Lakeshore Road E.
Burlington
7L 5L2 632-9376

**REINFORCED CONCRETE
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CRAFTSMEN**
06 Manning Avenue
Hamilton
9A 3E9 385-0051

RENAISSANCE CONSTRUCTION CO.
59 Emerald Street S.
Hamilton
8N 2V6 527-5840

STACEY CONTRACTING
216 East 23rd Street
Hamilton
L8V 2X2 385-7188
(see our ad this page)

HUGH SUTHERLAND & SONS LTD.
2349 Fairview Street, Suite 221
Burlington
L7R 2E3 639-2330

A. TOTA & SON CONSTRUCTION LTD.
53 Miles Road
Hamilton
L8W 1C9 387-0085

DOUGLAS WOODALL AND SON
125½ Ottawa Street N.
Hamilton
L8H 3Y9 549-1311

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Printing Photocopier Terms

- Exposure Control: standard on most machines; allows for compensation for problem originals, eg. to "lighten" or "darken".
- Reduction: This type of machine usually has two settings; one with the capacity to reduce documents to approximately two thirds and one with the capacity to reduce to three quarters of the original size. A reduction setting will save paper and may also lower filing and postage costs.
- Automatic Duplexing: Enables person to make two-sided copies.
- Automatic Document Feeder: Useful if an office often copies multi-page documents. The originals are placed in order on the feeder, and the machine positions, centres, and returns each page, eliminating several manual steps and saving much time.
- Size for Size Copying: This feature is

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useful in several applications — it is possible, for example, to make textual changes or corrections directly on a 100 percent copy without going back to the original.

- Auxiliary Paper Tray: This provides a second supply of paper at the press of a button. Most offices use this feature to switch between letter and legal size paper.
- Collators: Some collators, like document feeders will slow down the operation of the machine. This factor should be taken into account when considering the gain in "turn-around" time which this feature provides.

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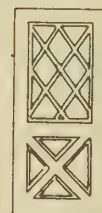
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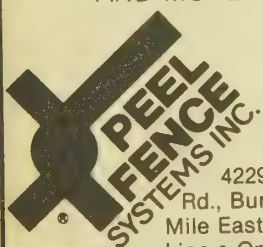
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Hamilton
L8G 1A3 560-4800

SHOPPERS DRUG MART
999 Upper Wentworth
Lime Ridge Mall
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665 Upper James Street
Hamilton
L9C 2Z5 385-3269

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Hamilton
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Hamilton
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949 Garth Street at Mohawk
Hamilton

3-V CLEANERS
360 Barton Street at Oak
Hamilton

3-V CLEANERS
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Hamilton

3-V CLEANERS
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Hamilton

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TIPS ON DRY CLEANERS

Dry cleaning is crucial to the proper care and maintenance of a wide variety of garments. Although regular maintenance of your wardrobe is no small item, your own knowledge of dry cleaning can bring you more value for your clothing dollar.

Shopping for clothes can be fun at the time, but the ones you buy may bring you frustration later if you forget maintenance costs. So the time to think about dry cleaning a garment is when you buy it.

LABELS

Look for the fibre content and the care labels required by law. They will indicate which cleaning method is most appropriate for the garment. Occasionally, garments that are both washable and dry-cleanable may have only washing instructions on the label, so remember that most washable items can be dry cleaned.

FABRICS

Technology has greatly increased the range of fabrics, textures and colours of natural and man-made fabrics. Manufacturers have improved permanent press materials, pile fabrics, bonded fabrics, double knits and fake furs so that they are durable, cleanable and present few problems to dry cleaners. Nevertheless, there is much you should know about the cleanability of fabrics.

- Many luxurious fabrics lack durability and should be purchased only if you are aware of their limitations. These include cashmere, camel hair and lightweight, loosely woven

wools, which have the tendency to snag and sag.

- Suede and leather garments must have special processing to preserve the finish, feel and colour. Suede, which has a tendency to fade, spot and develop uneven colour, should be handled only by cleaners equipped to cope with this fragile leather.
- Imitation leather and suede, though much improved, are still often accepted for dry cleaning only at the owner's risk. Imitation products often become stiff when dry cleaned.
- Take special care with fake furs. For example, some types of imitation Persian lamb disintegrate in the cleaning process if the furry fabric is attached to its cloth backing with an adhesive that may dissolve in the cleaning solvent. When the "fur" is sewn into the backing material, however, the garment usually drycleans successfully.
- Bonded fabrics may disappoint you. Numerous consumers complain about cases of partial or complete separation of the face from the lining fabric and of shrinking, puckering, stiffening and adhesive staining.
- Polyester knits often lack the stability of woven fabrics and are susceptible to shrinkage and snagging. Acrylics often stretch if they are steamed.

COLOUR

There is no way to judge the colour stability of a fabric by looking at it. Read care labels carefully and follow cleaning instructions. If the fabric fades in spite of careful handling, complain.

REMEMBER:

- Colours are either applied as dyes, which are absorbed by the fibres of the fabric, or they are printed on to the surface of the fabric. Usually both processes produce "fast" (non-fading) colours. However, some colours will fade in water and not in dry cleaning solvent; some will fade in dry-cleaning solvent but not in water; others may be unstable in both water and solvent.
- Gilt prints and some pigment prints are only skin deep, held to the fabric with an adhesive, so that the loss of colour through dry cleaning means loss of design. Embossed designs may also be fragile if they are pressed into the fabric; and they may become less distinct with wear and

cleaning.

- "Fume-Fading" is a complex colour change that occurs when certain types of dyes in some acetate and wool materials are subjected to combustion gases commonly present in the air of most homes. When this happens, the fabric becomes streaked or changes colours. Fume fading is not caused by dry cleaning, but the colour change sometimes becomes more apparent after an item has been dry cleaned. Solution-dyed acetate fabrics do not fade in this fashion.

AT THE CLEANER'S

When you take a garment to be cleaned, be sure to notify the cleaner of any special problem spots or potential stains. Stains caused by beverages containing sugar, for example, may not show up until the garment has been dry cleaned. Don't expect your dry cleaner to be a magician. The longer a stain is allowed to set, the harder it will be for the dry cleaner to remove it.

Care labels are intended to be permanent — don't remove them. They are helpful to you and to the cleaner as well. For example, acrylic knits are easily confused with other fibres and are likely to stretch when heated in the cleaning and finishing process; if you know an article contains this fibre, notify the cleaner so that he can take action to avoid the problem.

Knits that shrink can be stretched back to size and reshaped if you ask for this service.

Sizing, applied to fabrics during the manufacturing process to give the finished garment added shape or body, may be removed during one or more cleanings. This is also true of water resistant and spot-resistant finishes. The cleaner can restore sizing and special finishes.

Some wool and synthetic blends in suits and dresses "pill" — that is, they develop tiny woolen balls on the surface of the fabric due to rubbing. Cleaning may increase the problem but sometimes the cleaner can remove pilling.

Florescent brighteners used by garment makers to make colours brighter or whiter may become dull or yellowed after continued wearing or exposure to sunlight. Often the owner is not aware of this until a good cleaning removes the soil that may have masked the condition.

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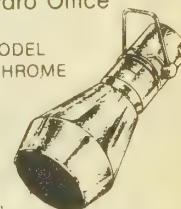
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TIPS ON FREEZERS AND FOOD

FREEZER-FOOD PLANS

Freezer-food plans, as discussed in this brochure, are those which offer to provide: (a) a freezer component either on a "buy" or "lease" basis, *plus* (b) a supply of food over a period of time at an agreed-upon price.

While some plans offer a wide variety of foods, the most expensive — and quite often the most attractive item — is the purchase of meat. When buying meat under any bulk purchase plan, it is advisable to remember that you are paying, in advance, for items that you have not seen. Remember that you may not receive the same quality meat that you normally buy at your local butcher where your decision to buy is predicated on seeing the merchandise before payment.

Your Requirements:

Due to the variety in freezer-food plans, evaluate each in relation to your own requirements. Will the plan be (a) a convenience? (b) an economy?

1. **Convenience:** If your family meal requirements are fairly stable — allowing you to plan ahead — a plan may be of some help.
2. **Economy:** Freezer-food plans generally provide a saving only over a period of years if followed to the letter. This means reducing impulse buying and constant trips to the market. It also means bulk purchases under contract. Knowing the future price of purchases in advance helps budget planning but *do not* expect to save hundreds of dollars within a few months. Savings can only be realized if you are in a position to use *all* items provided under the plan. In some cases, this involves all grocery items — complete from meat to detergent products. Above all, remember that reliable dealers will not claim to offer "wholesale prices", and savings can only be realized through using a reliable company.

Memberships:

Some freezer-food plans require a membership fee. Find out if this fee is included in the price of the freezer or if it is an additional cost. What services do you get for the fee? Some companies offer the following:

1. Free home delivery of food pur-

chases.

2. National facilities in case you move.
3. Cash-and-carry or pay-as-you-eat payment plan.

The Freezer:

Buying a freezer under a plan is no different than buying a freezer from a regular retail outlet. Are you happy with the make of the product? Is it large enough for your needs? Is it too large to be economical? Will it fit in the space you have available? Can you get it through your doors? Down hallways and stairs? How does the price of the unit under the plan compare with the cost of the same item from a regular retail outlet? Remember, responsible companies provide a service policy for the freezer and employ trained personnel to do any necessary repairs. As with any warranty, read the small print carefully and find out what the limitations of the coverage may be. Accept no sales claims unless they are in writing.

Financing:

Many freezer-food plans are financed through finance companies that require you to sign a chattel mortgage and promissory note. Read these contracts carefully and know the full amount of your financial obligation, the length of the finance contract, the interest rate and the specific amount payable toward the freezer each month before signing. *Never sign a blank contract* in any agreement.

Checkpoints:

1. Don't accept the word of a salesman whose claims seem out of line. He may not be in a position to commit the company to his promises. Get all agreements and conditions *in writing before you sign*.
2. Buy only from a reputable dealer who is willing to show you how much edible meat, bone and fat you will receive for your investment.
3. What guarantee do you have regarding the quality of the meat you will receive? Make sure the dealer is ready to guarantee your satisfaction — either by replacing the product or refunding your money. Once again, get it in writing.
4. Keep food payments separate from freezer payments so you know how much is being applied to the freezer cost per month.
5. Find out whether all charges are included in any figures quoted to you. Are there any extra charges for freezing, cutting, wrapping, delivery or insurance of the food? How

about extra charges for taxes, warranty, installation or delivery of the freezer? Will special wiring be required for the freezer? If so, is it included in the cost of the freezer?

6. Check wording of all guarantees or warranties on freezer and/or food and insurance policies covering food spoilage. Retain copies of all guarantees and documents if you decide to purchase.
7. What quality, amount and type of cuts will you get? How much will they cost you per pound? Remember the price per pound is based on the purchase of a "side", "half" or "quarter" of beef. This bulk purchase means that the price per pound is the same for the less desirable cuts as it is for the better cuts. Meat is sold by its "hanging weight" — the weight of the dressed carcass — but there is a certain amount of loss after the carcass is trimmed and boned for home use. For example, a 540 lb. carcass yields approximately 437 lbs. of usable meat, of which 109 lbs. is hamburger and stewing beef. You are charged on the basis of the hanging weight — 540 lbs.
8. Find out if your membership entitles you to any price concessions after the initial order, as well as after the freezer is fully paid for.
9. Disregard "wholesale prices" claims. As a customer, you are entering into a retail transaction and the seller's prices must reflect the cost of doing business at retail.
10. Find out who is supplying the food. Quite often, one company supplies the freezer and another supplies the food.
11. Ask for a current food price list so that you may make price comparisons.
12. Disregard statements that you may return the freezer without recourse if you are not satisfied. If this option is offered, make sure it is put clearly, in writing, in the contract.
13. Check with the BBB to see how long the company has been in operation. Ask the company if an audited statement is available.

The Better Business Bureau does not endorse products or services; neither does it suggest that the firms listed in this book are the only ones in the distribution area able to meet its standards.

Where Does It All Go?

A 1,000 pound live steer is dressed to a 540 pound carcass (hanging weight). This remaining 540 pounds breaks down into the following:*

Higher Priced Cuts

	Yield per carcass	
	lbs.	%
Porterhouse	16	3
T-Bone	11	2
Wing or Club	16	3
Sirloin	38	7
Sirloin Tip	22	4
Rolled Rib	38	7
	141	26

Medium Priced Cuts

	Yield per carcass	
	lbs.	%
Round	65	12
Rump	27	5
	92	17

Lower Priced Cuts

	Yield per carcass	
	lbs.	%
Short (Cross) Rib	38	7
Blade (Boneless)	38	7
Shoulder	19	3½
Hamburger & Stew	109	20¼
	204	37¾

Total saleable meat (540 lb. carcass)	437	80¾
Waste (bone, suet, shrink)	103	19¼

* All figures given in this chart are approximate. Actual figures will vary slightly with each steer and carcass.

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L8R 2K9

527-7844

(see our ad page 54)

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L8L 7W2

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(see our ad this page)

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L8R 1H6

529-5640

(see our ad this page)

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L8P 1L2

528-4006

(see our ad front inside cover)

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Suite 300, 20 Jackson Street W.

Hamilton

L8P 1L2

527-3259

(see our ad front inside cover)

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EQUIPMENT**
GILLIES-GUY

110 James Street S.

Hamilton

L8P 2Z2

522-7711

(see our ad page 144)

A.L. HOUNSOME & SONS FUELS LTD.

P.O. Box 30

Waterdown

L0R 2H0

689-4651

SYD RUSS PETROLEUM

1033 Golf Club Road

R.R.#1

Hannon

L0R 1P0

692-4592

SANDWELL FUELS

219 Kensington Avenue N.

Hamilton

L8L 7N6

544-6648

SHELL CANADA LTD.

104 Cushman Road

St. Catharines

L2M 6T1

684-4385

SHELL CANADA LTD.

391 Burlington Street E.

Hamilton

L8L 7T7

525-1861

STERLING OIL DISTRIBUTORS

450 Wellington Street N.

Hamilton

L8L 7V6

523-5302

TEXACO CANADA INC.

95 Frid Street

P.O. Box 5096, Station E

Hamilton

L8S 4L2

528-6791

TEXACO CANADA INC.

1414 Burlington Street E.

Hamilton

549-4655

FUNERAL HOMES
**BALLARD-McDONALD FUNERAL
SERVICES**

315 Broad Street E.

Dunnville

N1A 1G4

1-774-7277

M.A. CLARK FUNERAL HOME

567 Upper Wellington

Hamilton

L9A 3P8

383-3323

CRESTMOUNT FUNERAL HOME LTD.

322 Fennell Avenue E.

Hamilton

L9A 1T2

387-2111

DERMODY MARKEY FUNERAL HOME

7 East Avenue S.

Hamilton

L8N 2T3

525-4853

**DERMODY-MARKEY FUNERAL
HOMES**

1919 King Street E.
Hamilton
L8K 1V9 547-1121

**DODSWORTH & BROWN
FUNERAL HOME LTD.**

114 - 130 Main Street W.
Hamilton
L8P 1H7 522-1114

**DODSWORTH & BROWN
Southall Sieders Funeral Home**

2241 New Street
Burlington
L7R 1J2 637-5233

DWYER FUNERAL HOME LTD.

16 Cannon Street E.
Hamilton
L8L 1Z5 522-6161

J. B. MARLATT FUNERAL HOME

615 Main Street E.
Hamilton
L8M 1J4 528-6303

FURNACES — HEATING

APEX FIREBRICK LTD.

181 Erin Avenue
Hamilton
L8K 4Z5 545-3908

BOONSTRA & REIDING LTD.

630 Dundas Street W.
Hamilton
L9J 1G6 689-7951

H & E ENTERPRISES

987 Colborne Street E.
Brantford
N3S 3T5 1-519-753-7234

LOUGHEED HEATING & COOLING

293 Crockett Street
Hamilton
L8V 1H5 383-3511
(see our ad page 79)

McRAE PLUMBING & HEATING

2762 St. Paul Avenue
Niagara Falls
L2E 6T8 356-7210
(see our ad page 79)

SANDWELL FUELS

219 Kensington Avenue N.
Hamilton
L8L 7N6 544-6648

**FURNACES — REPAIR &
CLEANING**

**POWER VAC PROFESSIONAL DUCT
CLEANING**

2762 St. Paul Avenue
Niagara Falls
L2E 6T8 356-7210
(see our ad this page)

EDWARD G. ROBINSON LTD.

5 Jones Street
Stoney Creek
L8P 1X1 662-8752

SYD RUSS PETROLEUM

1033 Golf Club Road
R. R. #1
Hannon
L0R 1P0 692-4592

SERVICEMASTER OF HAMILTON

329 Nash Road N.
Hamilton
L8H 7P4 560-1401
(see our ad page 53)



2762 ST. PAUL AVENUE
P.O. BOX 328
NIAGARA FALLS, ONTARIO
L2E 6T8

416-688-3437
St. Catharines

416-356-7206
Niagara Falls

**FURNITURE — REPAIR,
REFINISHING &
STRIPPING**

AMITY GOODWILL INDUSTRIES

225 King William
Hamilton
L8R 1B1 526-8481

ARTISTIC FURNITURE CLINIC

2 Abbott Street
St. Catharines
L2P 2G3 685-0047
(see our ad this page)

**HERITAGE NO DIP FURNITURE
REFINISHING**

7 - 4104 Fairview Street
Burlington
L7L 4Y8 681-2701

MISTER RESTORATION

376 Mill Street
Dundas
L9H 2M1 627-5810
(see our ad this page)

**NEVILLE'S FURNITURE REFINISHING
& UPHOLSTERY**

614 Concession Street
Hamilton
L8V 1E6 383-1777
(see our ad page 75)

FURNITURE SALES

ADLER'S FURNITURE HOUSE LTD.

241 Ottawa Street N.
Hamilton
L8H 3Z4 545-1141

MISTER

RESTORATION

FURNITURE REFINISHERS

Repairs • Stripping • Upholstery

370 MILL ST.,
DUNDAS, ONTARIO

Quality Workmanship Guaranteed



A. ANDREE

(416) 627-5810

Artistic Furniture Clinic
FURNITURE REFINISHING

Free Estimates

Dining Rooms • Bedrooms • Pianos

Specializing in Paint Stripping
Wood and Repairs

2 Abbott Street
St. Catharines, Ontario
L2P 2G3

685-0047

CLASSIC WATERBEDS LTD.
54 Parkdale Avenue N.
Hamilton
L8H 5W8 547-0887

**COMBINED FURNITURE SALES
WAREHOUSE LTD.**
1160 Main Street E.
Hamilton
L8M 1P4 544-4683

**COMBINED FURNITURE SALES
WAREHOUSE LTD.**
78 Stirton Street
Hamilton
L8L 6E9 525-8668

COUNTRY CLASSICS LTD.
5 Christie Drive
Beamsville
L0R 1B0 563-5341

DESIGNHAUS INTERIOR INC.
3235 Fairview Street
Burlington
L7N 3K1 637-7494

DOMINION FURNITURE LTD.
118 James Street N.
Hamilton
L8R 2K7 522-6801

**FACTORY SOFA & MATTRESS
OUTLET**
170 Highway #8
Stoney Creek
L8G 1C3 560-7737

GEORGE'S LA-Z-BOY SHOWCASE
776 Concession Street
Hamilton
L8V 1C8 385-3213
(see our ad this page)

**GILLES INDOOR & OUTDOOR
FURNITURE**
Highway #6
West Flamborough
L8N 2Z7 689-5114

IDOMO FURNITURE INTERNATIONAL
351 Nash Road N.
Hamilton
L8H 7P4 560-1701

THE WATERBED CO.
838 King Street E.
Hamilton
L8M 1B4 544-6017
(see our ad page 144)

NORWOOD INTERIORS LTD.
250 King Street E.
Hamilton
L8N 1B7 527-0695
(see our ad this page)

OLD COUNTRY FURNITURE LTD.
Burford Road, Highway #53
Brantford
N3T 5P5 1-519-756-7550

**OVERSEAS FURNITURE IMPORTING
LTD.**
269 - 71 King Street E.
Hamilton
L8N 1B9 527-5190

When painting a chair, place a jar lid
under each leg to catch the drips.

Best Furniture Values in Ontario

- 2 Million Dollar Selection of Home Furnishings from Canada's Foremost Makers
- 120 Accessorized Room Settings

**FREE DELIVERY & SET-UP
IN SMITTY'S WIDE DELIVERY AREA**

Smitty's
OF HANOVER

170 - 3RD ST., HANOVER

**TOLL FREE
1-800-265-5533**

**OPEN TUES., THURS., SAT. 9 — 6 P.M.
FRI. TILL 9
CLOSED MONDAYS**

**PATTERSON'S FURNITURE AND
INTERIORS (HAMILTON) LTD.**
34 Ottawa Street N.
Hamilton
L8H 3Y7 549-2461

ROYAL MATTRESS
5041 Fairview Street
Burlington
L7L 4W8 681-2023

SMITTY'S SHOPPING CENTRE LTD.
170 Third Street
Hanover 1-800-265-5533
N4N 1B2 or 1-519-364-3800
(see our ad this page)

WALLSPACE INC.
467 Guelph Line
Burlington
L7R 3L8 634-0091

WILSHIRE HOUSE LTD.
2114 Junction Street
Burlington
L7R 1C8 632-5121

**ZACKS FINE FURNITURE AND
APPLIANCES**
325 King Street E.
Hamilton
L8N 1C1 529-1149

FURNITURE SALES — USED

norwood
Interiors Ltd.
Fine scandinavian Furniture



LARGE SELECTION OF TEAK, ROSEWOOD,
WALNUT, PINE & OAK
OVER 15,000 SQ. FT. OF SHOWROOM

527-0695

250 KING E. HAMILTON
BETWEEN WELLINGTON & FERGUSON

VISA MasterCard

NEVILLE'S Furniture
Refinishing & Upholstering
ANTIQUE PIECES BOUGHT
& SOLD

WATER MARK & BURNS
VINYL & APPLIANCES
• TOUCH OUT • DENTS
• SCRATCHES • CHIPS

**SHOP: 383-1777
RES.: 388-4785**

Workshop: 614 Concession Street, Hamilton

**GEORGE'S La-Z-Boy
Showcase**



150 Genuine LA-Z-BOY
chairs and 30 Simmons
Hide-A-Beds on display
Niagara Cyclo-Massage Chairs

385-3213

776 Concession St. Hamilton

DON'S USED APPLIANCES

345 Barton Street E.
Hamilton
L8L 2X6 529-2286
(see our ad this page)

FURNITURE — WICKER

HARBOUR CRAFT (HONCHAR'S)

460 Plains Road E.
Burlington
L7T 2E2 634-7343

FURRIERS & FUR CLEANING

LEADER FUR CO.

70 - 72 Colborne Street
Brantford
N3T 2G5 1-519-753-3161

JORDAN LIVINGSTON FURS LTD.

140 King Street E.
Hamilton
L8N 1B1 528-1177

NADEL FURS (474364 ONT. INC.)

281 Ottawa Street N.
Hamilton
L8H 3Z8 549-3015
(see our ad this page)

STEVE'S FUR & LEATHER LTD.

26 John Street N.
Hamilton
L8R 1G9 529-4194

Here is an inexpensive oven cleaner:
A pan of hot water and a tablespoon or two of ammonia left in a greasy oven overnight is as effective as the more expensive commercial cleaners.

For hard-to-clean brass such as door plates, use a mixture of salt and lemon juice.

GARDEN CENTRES & NURSERY SUPPLIES

HALTON CERAMICS LTD.

1200 Unsworth Avenue
Burlington
L7R 3X5 528-6737

HAMILTON SOD, TIES & PAVING STONES

R.R. #1
Mount Hope
L0R 1W0 389-9050 or 679-6196
or 389-4810
(see our ad this page)

TROPICAL AIR PLANTS

4150 South Service Road
Burlington
L7L 4X5 632-0335

GAS SALES & GAS APPLIANCES

UNION GAS LIMITED

23 Main Street E.
P.O. Box 10
Hamilton
L8N 3A5 526-2450

UNION GAS LIMITED

315 Colborne Street
Brantford
N3T 5M4 753-8611

UNION GAS LIMITED

4450 Paletta Court
(South Service Road)
Burlington
L7L 4X5 639-7126

GEMOLOGISTS

PERRIN-NEWTON GEMOLOGIST INC.

200J - 3425 Harvester Road
Burlington
L7N 3N1 632-2589
(see our ad this page)

GIFT STORES

BEEHIVE OF CRAFTS, ARTS & GEMS

110 George Street
Hamilton
L8P 1E2 529-3745

GLASS, MIRROR & TINTING

HAMILTON SOD TIES & PAVING STONES

- Interlocking paving stones - 4 colours to choose from. See our display
- Creosoted railway ties all sizes & lengths
- Pressure treated ties all sizes & lengths
- Blue Grass Sod cut fresh daily - Picked-up or delivered

All items for lift delivery placed where possible

31 YEARS IN BUSINESS
NO. 6 HWY.

1 MILE SOUTH OF NO. 53 HWY.

389-4810 679-6196
389-9050 679-6537

Gemologists Incorporated

Perrin W. Newton

PRESIDENT
(C.E.T.; C.D.A.; C.S.A.)

DIAMOND APPRAISER —
COLORED STONE APPRAISER
GEMOLOGIST

3425 HARVESTER ROAD, SUITE 200 J
BURLINGTON, ONTARIO L7N 3N1

632-2589 827-8685

DON'S USED APPLIANCES SALES & SERVICE

- Washing Machines
- Refrigerators - Stoves
- Small Appliances

ALL TYPES OF USED FURNITURE

(416) 529-2286

345 Barton St. E.
Hamilton, Ont. L8L 2X6

Nadel Furs

Manufacturers of Fine Furs

30 YEARS IN HAMILTON • CREATED & DESIGNED IN
OUR OWN WORKSHOP • FUR STORAGE ON PREMISES.

281 Ottawa St. N.
Nadel Furs Inc.

549-3015

BURLINGTON GLASS & MIRROR CO. LTD.
4129 Harvester Road
Burlington
L7L 5M3 634-3521

WM. GRAINGER LTD.
10 Franklin Street
Waterdown
LOR 2H0 689-6653

HAMILTON GLASS
1666 Upper James Street
Hamilton
L9B 1K5 388-0066

P.P.G. INDUSTRIES CANADA LTD.
624 Parkdale Avenue N.
Hamilton
L8H 5Z3 545-5804

SPECTRUM INDUSTRIES
7517 Bren Road
Mississauga
L4T 3V4 677-5373

GLASS REPLACEMENT

CITY WINDOW REPAIR CO.
22 Cannon Street W.
Hamilton
L8R 2B3 525-7470

GRAIN ELEVATOR

MAPLE FOREST FARMS & ELEVATORS
R.R. #3
Caledonia
NOA 1A0 765-4476
(see our ad this page)

GRAPHIC DESIGNERS, DESIGN CONSULTANTS

MARGO PIHURA
12 Woodbine Avenue
St. Catharines
L2N 3N3 937-4680
(see our ad this page)

WILKIE GRAPHIC EQUIPMENT CO.
Unit 5 & 6, 24 Lloyd Street
P.O. Box 510, Station B
Hamilton
L8G 7W9 545-5627

GROCERS

JAMES STREET SOUTH I.G.A.
163 James Street S.
Hamilton
L8P 3A3

PHILIPPINE INTERNATIONAL VARIETY (1978)
398 Concession Street
Hamilton
L9A 1B7 389-1071
(see our ad this page)

HAMILTON AUTOMOBILE CLUBS

HAMILTON AUTOMOBILE CLUB
393 Main Street E.
Hamilton
L8N 1J7 525-1210

HARDWARE STORES

HOME HARDWARE
(J.P. Muir Ltd.)
484 Plains Road E.
Burlington
L7T 2E1 634-7318

R.R. NO. 3, Caledonia, Ont. 416-765-4476
NOA 1A0

Maple Forest Farms & Elevators

Div. of Peart Elevators & Farms Ltd
GRAINS DEALERS IN ALL GRAINS

STONE CREEK PRO HARDWARE
Div. of Dobbie Hardware
134 Highway #8
Stoney Creek
L8G 1C2 662-8930

HEALTH FOODS

BURLINGTON HEALTH FOODS
335 Fairview Street
Burlington
L7N 3L5 632-8600

THE HORN OF PLENTY
7 King Street W.
Dundas
L9H 1T5 627-9980

SHAKLEE CORP. (CANADA) LTD.
5230 South Service Road, #122
Burlington
L7L 5K2 681-1422

VITA-VILLA NUTRITION CENTRE
1331 Main Street E.
Hamilton
L8K 1B4 544-5673
(see our ad this page)

HEARING AIDS & SERVICES



Vita Villa
NUTRITION CENTRE
NATURAL • SURVIVAL FOODS
• Herbs • Supplements
• Bulk Discounts
• Consultations
544-5673
1331 Main E.

PHILIPPINE INTERNATIONAL VARIETY

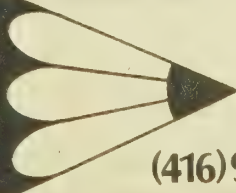
398 Concession St.,
Hamilton, Ont.

- Canadian
- Filipino
- Indian
- West Indies
- Chinese
- Laos
- Vietnamese
- Fresh Fruit
- Vegetables
- Fish and All Spices and Nuts

Groceries &
Specializing in Health Foods

BUS: 389-1071 RES: 388-9643

**graphic
artist**



**margo
pihura**

(416) 937-4680

DAHLBERG HEARING AID SERVICE
806 - 75 Wendover Road
Hamilton
L9C 2S7 388-8824
(see our ad this page)

G. GALL HEARING AID SERVICE
118 Wilson Street
Hamilton
L8R 1E2 527-8858
(see our ad this page)

HADSCO-OTICON
236 Brucedale Avenue E.
Hamilton
L9A 1P4 389-9151

HEARING INSTITUTE
39 Charlton Avenue E.
Hamilton
L8N 1Y3 523-7983
(see our ad this page)

HEARING INSTRUMENT SERVICES
1184 Barton Street E.
Hamilton
L8H 2V7 549-2481

PROVINCIAL HEARING CONSULTANTS
2 King Street E.
Stoney Creek
L8G 1J8 664-5310
(see our ad this page)

Dahlberg
Hearing Aid Services

*We will test your hearing
in your own home*

388-8824
FRED GROOTENBOER

75 WENDOVER DR., APT. 806, HAMILTON

G. GALL
HEARING AID SERVICE

Complete service to the hard of
hearing for 19 years

- Hearing aid service on premises by factory trained technician
- Zenith, Zenetron, Bosch, Unitron, W-dex & others
- In home service available

527-8858
118 WILSON ST.
HAMILTON, ONTARIO
Free Parking

HEAT PUMPS

APPLEBY-SMITH
2086 Speers Road
Oakville
L6L 2X8 335-3203 or 825-1893
(see our ad this page)

BOONSTRA & REIDING LTD.
630 Dundas Street W.
Hamilton
L9J 1G6 689-7951

LOUGHEED HEATING & COOLING
293 Crockett Street
Hamilton
L8V 1H5 383-3511
(see our ad page 79)

 **HEARING
INSTITUTE**

*DUE TO THE MANY CAUSES
OF HEARING IMPAIRMENT,
HEARING AID FITTINGS ARE
BY MEDICAL AND AUDIO-
LOGICAL REFERRAL ONLY

- HEARING AIDS • BATTERIES • CORDS
- CUSTOM EAR MOULDS • RECEIVERS

**SERVICE ON ALL
DISPENSED MODELS**

523-7983 HOURS — MON-FRI
9 AM - 5 PM

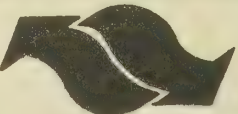
39 CHARLTON E.
(ACROSS FROM ST. JOSEPH'S HOSPITAL)

***A Better World
Through Hearing!***

**PROVINCIAL
HEARING
CONSULTANTS**

"Your Hearing Aid Specialists"
GERHARD HEINRICH
MARTIN HEINRICH

2 King St. E. **664-5310**
Stoney Creek

 **APPLEBY-SMITH LTD.**
Heating and Air
Conditioning Contractors

**SPECIALISTS IN RESIDENTIAL
FURNACES (OIL, GAS, ELECTRIC),
HEAT PUMPS, AIR CONDITIONERS
AND HUMIDIFIERS**

2086 SPEERS, OAKVILLE "most of our work comes
Burlington Service from referrals"

YORK A
BORG WARNER
PRODUCT

**825-1893
335-3203**

McRAE PLUMBING & HEATING
2762 St. Paul Avenue
Niagara Falls
L2E 6T8 356-7210
(see our ad page 79)

HEATING

**ALL SEASONS HEATING & AIR
CONDITIONING**
1260 Speers Road
Oakville
L6L 2X4 842-4041

BOONSTRA & REIDING LTD.
630 Dundas Street W.
Hamilton
L9J 1G6 689-7951

Clay kitty litter does a great job of ab-
sorbing oil spots on the garage floor.

Do you find yourself continually
straightening the pictures hanging on
your walls? Put a stop to the slipping and
sliding by winding a strip of adhesive
tape around the picture hook.

**WM. CLARE PLUMBING AND
HEATING LTD.**
751 Clare Avenue
Welland
L3C 3B9 732-5819 / 735-1401
(see our ad page 115)

EAGLE STAR COMBUSTION INC.
54 Easton Road
P.O. Box 932
Brantford
N3T 5S1 756-0360

GILLIES GUY
110 James Street S
Hamilton
L8P 2Z2 522-7711
(see our ad page 144)

H & M HEATING & COOLING LTD.
520 Roxborough Avenue
Hamilton
L8H 1R4 545-0871
(see our ad page 24)

HAMCO HEATING & COOLING LTD.
200 Queen Street N.
Hamilton
L8R 2W3 527-1049

HAYTON HAMPEL
13A Wellington Street W.
Hamilton
L8R 1L3 525-8924

JOHN HUBBARD SHEET METAL
P.O. Box 42
Winona
L0R 2L0 643-3694

**LINCOLNAIRE HEATING & AIR
CONDITIONING LTD.**
326 Hilton Drive
Stoney Creek
L8E 2N3 545-4112

LOUGHEED HEATING & COOLING
293 Crockett Street
Hamilton
L8V 1H5 383-3511
(see our ad this page)

**LOWE BROS. AIR CONDITIONING &
HEATING INC.**
361 King Street W.
Dundas
L9H 1W8 628-2714
(see our ad this page)

McRAE PLUMBING & HEATING
2762 St. Paul Avenue
Niagara Falls
L2E 6T8 356-7210
(see our ad this page)

EDWARD G. ROBINSON LTD.
(Heating Contractors)
5 Jones Street
Stoney Creek
L8G 3H7 561-8681

SHARP SUPPLY
107 King Street W.
Dundas
L9H 1V1 628-6931
(see our ad page 96)

**SHIPTONS HEATING AND COOLING
LTD.**
153 Kenilworth Avenue N.
Hamilton
L8H 4R9 549-4616
(see our ad page 80)

TAFCON LTD.
136 Beach Road
Hamilton
L8L 4A4 545-4300
(see our ad this page)

**GLANFORD HELICOPTER SERVICES
LTD.**
Hamilton Civic Airport
Mount Hope
L0R 1W0 679-6495

HOBBIES

WINE & HOP SHOPPE
263 Queenston Road
Hamilton
L8K 1G9 549-6954

HELICOPTER SERVICE

GAS & OIL FURNACES

HUMIDIFIERS AIR CLEANERS HEAT PUMPS
CENTRAL AIR CONDITIONING

SALES — INSTALLATION — 24 HR. SERVICE

FREE ESTIMATES
FINANCING AVAILABLE



Lougheed

HEATING & COOLING

383-3511

293 CROCKETT (BETWEEN E. 33 & E. 34)



LOWE BROS.

AIR CONDITIONING & HEATING INC.

Authorized Participating Gas Dealer

Specializing in conversions to gas and electric furnaces
York total electric & add on heat pump

FREE ESTIMATES
FINANCING AVAILABLE
WE SERVICE WHAT WE SELL

361 King St. W., Dundas

628-2714

Tafcon Ltd.

Heating and Air
Conditioning
Specialists in heat
pumps, electric, gas
and oil systems



AUTHORIZED DEALER

136 Beach Road
Hamilton, Ontario
phone: (416) 545-4300



2762 St. Paul Ave.
Niagara Falls
(416) 356-7210
St. Catharines
(416) 688-3315

*Heating & Air
Conditioning Ltd.*

- Kool Fire
- Heat Pumps
- Gas Fired Hot Air Heating
- Hot Water Boilers

**"The Latest in High Efficiency Heating
Equipment"**

You can remove *candle wax* from wooden furniture with a hand dryer held slightly above the drips to soften the wax. It is then easily removed with a paper towel.

HOME BUILDERS, CONSTRUCTION

GEORGE SINCLAIR CONSTRUCTION LTD.
125 Gailmont Drive
Hamilton
L8K 4B8
(see our ad page 57)

HOME & BUSINESS SECURITY

**BURGLAR
ALARMS**

A B WASS
Security Systems

24 HOUR
COMPUTERIZED MONITORING

FIRE  CCTV

RESIDENTIAL  COMMERCIAL

COMPLETE INSTALLATIONS

HAMILTON HURLINGTON

527-7500 **335-2331**

A.B. WASS SECURITY SYSTEMS
Box 1129
Waterdown
L0R 2H0
(see our ad this page) 527-7500

HOME IMPROVEMENTS

BIRCHSIDE BUILDERS
225 East 24th Street
Hamilton
L8V 2Y5
(see our ad page 58) 385-1288

CRODEN CONTRACTORS
69 King Street E.
Dundas
L9H 1B9 627-9763

HOME ALUMINUM PRODUCTS
3 Church Street
Dundas
L9H 2X8
(see our ad page 146) 627-9698

HYSSERT BROTHERS LIMITED
HOME IMPROVEMENT CENTRE
Mud Street
Grassie
L0R 1M0 945-5558

O.W.N. ENTERPRISES
1322 Vancouver Cres.
Burlington
L7M 1W2 336-5385

REPLACEMENT BUILDING PRODUCTS
309 Nash Road
Hamilton
L8H 7P4 560-5833

Sleep
The amount of sleep required by the average person is five minutes more.

VAN DER BRUGGHEN & SONS CONSTRUCTION
1339 Snake Road
Burlington
P.O. Box 600
Waterdown
L0R 2H0 689-5566
(see our ad page 59)

HOME REPAIR & MAINTENANCE

BARTON EQUIPMENT & TOOL RENTALS LTD.
1870 Barton Street E.
Hamilton
L8H 2Y6 545-2233

To keep the ants away from your picnic table, soak pieces of discarded blotting paper in insect repellent and place them under the table legs.

HOME IMPROVEMENT CONTRACTORS

Complaints to the Better Business Bureau on home improvements are always high. This is not surprising, since there are numerous areas that can cause problems. The workmanship or materials may be inferior. A poor job in one part of a building may cause damage to other sections, through leakage, for example. The job may be abandoned prior to completion. Or, the contractor may only show up one day a week and stretch the job over many weeks. Worse yet, he may take a down payment and go out of business a month later.

Most complaints on home improvements filed with the Bureau concern unsatisfactory workmanship or nonfulfillment of contracts. The following are some guidelines to help select a reliable contractor in order to avoid these problems.

PAST CUSTOMERS

Ask for names of people in your area for whom the home improvements contractor has done work. This will enable you to verify whether the contractor does quality work.

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ESTIMATES

Make sure that estimates include everything — overhead, labour, materials, transportation. Remember that an estimate is not binding and a company can change it later, so if you want a firm, binding price for a job, make sure that the estimate is written up as a contract.

Some companies deliberately estimate low to get a contract, and then inflate the estimate later as "unforeseen things" crop up during repairs. A reputable company will know beforehand what the job involves and how much it will cost.

If building permits are needed it is important that the estimate be based on the plans approved by the municipality. This prevents the contractor from hiking the estimate on the grounds that the municipality insists on certain changes.

A reputable contractor, even if he is reluctant to give a firm price, should be able to establish fairly accurately what the cost will be.

GUARANTEES

Make sure that the terms of the guarantee for installation are spelled out in the contract. Most manufacturers of building materials stand behind their products, but be sure that the contractor stands behind the quality of installation. The guarantee should be specific (i.e., one year, two years), and not something vague like "lifetime".

DOWN PAYMENTS

Down payments on renovations are usually 10% of the total cost and you should normally not be expected to pay more than that. The balance, except for the holdback outlined below, is usually paid on completion of the work. Larger jobs may require that payments be made in a draw system as work progresses, often in monthly installments.

HOLDBACKS

Under the Mechanics' Lien Act the owner of the property upon which work is being done is *obliged* to retain 15% of the value of the work done and materials provided for a period of 40 days after the completion or abandonment of the work. This hold-back applies irrespective of whether the contract or sub-contract provides for partial or full payment on completion of the work. This is in order to satisfy the claims of potential unpaid sub-contractors or suppliers. Where the owner fails to do so, and instead pays out the holdback within the

40 day period, an unpaid sub-contractor or supplier may sue the owner.

STARTING DATE

A contractor should specify in writing at least a starting date and the contractor should not leave the job until it is finished. Some companies, before writing up a contract, even make it policy to check on the availability of supplies in order to give a firm completion date in writing. Barring strikes or bad weather, a contractor should know roughly how long it will take him to finish a job.

JOB ALREADY STARTED

Expect some reluctance from a contractor to take on a job started by someone else, either another repair company or the owner himself. If there is a complaint, or a lawsuit arises, it is very difficult to determine who has done what. The second contractor could put his labour and materials into a job and never get his money out.

PERMITS

If renovations require a building permit, there is no reason why the homeowner, if he has the time, cannot get the permit himself, and save what the contractor would charge for doing it. The homeowner will need a set of plans for the renovation, but these do not necessarily have to be drawn up by an architect; the contractor himself can do it. Until the plans conform to municipal regulations, permits will not be issued.

ELECTRICAL INSPECTION

If there is any electrical wiring to be done, or any change to the existing wiring system, you must make an application to the Hydro office. It is best that the application be made by the person (i.e., the electrician) doing the work, since he is the one liable for any defects which may keep the electrical work from passing inspection.

DO-IT-YOURSELF

If you plan on doing renovations yourself (and each home-owner will have to judge his abilities in this area) you must take care to abide by municipal regulations.

Building regulations differ according to the municipality in which you live, so call and check whether what you contemplate requires a permit. Generally speaking, any structural changes do, but definitions as to what constitutes a structural change vary. For in-

stance, in one municipality replacement of an existing bathroom fixture might require a permit, whereas in another it might not.

When you call about permits, also inquire about other variables, such as how much the permit will cost you, what is required to obtain one, for how long is it valid, and how long it will take to get one.

A single job, if it is in the least complicated, will certainly require more than one permit. For example, you might need a plumbing permit, heating permit, building permit, and demolition permit for a single job, as well as a Hydro inspection.

If in doubt, contractors and consultants are available, and they should have a good idea of what will be acceptable and what won't, so that plans can be drawn accordingly. There are also consultants who will, for a fee, draw up plans for the do-it-yourselfer to help secure building permits.

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1. Multiply by 1.8
2. Add 32

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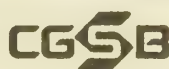
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TIPS ON INSULATION

WHY INSULATE?

There was a time when we were not concerned about an energy crisis, nor did we give much thought to home insulation. Today, consumers everywhere are looking for ways to save energy and to trim home fuel costs.

When thinking about energy usage and cost, the Better Business Bureau suggests you look at these facts:

- Our homes use an estimated 25% of all energy consumed in our country today.
- 15% of our home energy bill is from heating and cooling alone.
- Insulation materials prevent heat loss or gain considerably better than concrete, brick or wood.
- Weatherstripping alone can reduce fuel costs significantly, and storm windows alone can save even more.
- Attic insulation generally can save up to 20% on winter fuel bills, and keep you cooler in the summer.
- Insulated homes have a higher resale value than similar, uninsulated homes.

The importance to Canada of home insulation is underlined by the Federal Government programme for cash grants to help pay homeowner costs to



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TIPS ON INSULATION

insulate existing homes*. Announcement of the grant programme has led to increased advertising and selling of insulation materials and installation services. Before undertaking the insulating job, the home owner should make certain: 1) that insulation will provide a definite benefit in relation to cost; 2) that the materials selected are the most effective and economical of those available; and 3) that the contractor or installer is both competent and honest.

All contractors performing work under the Canadian Home Insulation Program (CHIP) are required to be certified by the National Certification Program for Residential Contractors. This certification program is run by the Canadian General Standards Board (CGSB). The certification program has four objectives.

- To improve overall quality of work in a rapidly expanding industry.
- To establish a level of technical competence in the industry.
- To enable Canadian consumers to identify insulation contractors that are capable of performing quality insulation services.
- To maintain the quality of workmanship.

HOME INSULATION CHECKLIST

How do you know if your home needs insulation?

Some experts say that eight out of ten houses in this country are not adequately insulated. But, don't take anybody's word for it — check a few things for yourself:

Attic — Is there any insulation between the floor joists or the rafters? If there is less than six inches, you may need additional insulation. Check the R-value table provided below.

Ventilation to permit air circulation is extremely important. There should be at least one square foot of louvre venting for every 150 square feet of attic floor space.

Walls — In cold weather, place your hand at several places on an interior wall and compare its temperature with that of an exterior wall (facing outdoors). If your home is adequately insulated, the exterior wall will feel only slightly cooler.

Basement — Is it insulated? It should be, to cut heat loss.

Floors — Feel for drafts around baseboards.

Windows — Do windows have weather stripping? Do curtains move when it's windy? (This would mean air leakage that should be sealed.)

Doors — Hold a candle next to an exterior door. (If it flickers, air is moving in or out.) Weatherstripping will be required.

PROFESSIONAL CONTRACTOR OR DO IT YOURSELF?

Hiring a Contractor — In order to completely insulate a home from the attic rafters to the basement, most people will select a contractor at some point. The Better Business Bureau offers these tips on choosing a reliable contractor:

- Solicit names from friends and neighbours.
- Check with the Better Business Bureau.
- Do not accept a contractor whose materials do not identify "R" value.
- Make sure either you or the contractor has adequate insurance in case a worker is injured while insulating your home.
- Get at least three estimates.

- Get the contract in writing, down to the details on "R" value, the types of insulation, the exact areas to be covered, and in the case of loose fill, the number of bags to be used. Count them when the job is done.

An honest and reliable contractor will not:

1. Misrepresent "R" values of insulation products or their performance capabilities.
2. Exaggerate the potential savings on heating and cooling bills.
3. Sell you more insulation than you need.
4. Short change you by installing less than you pay for.

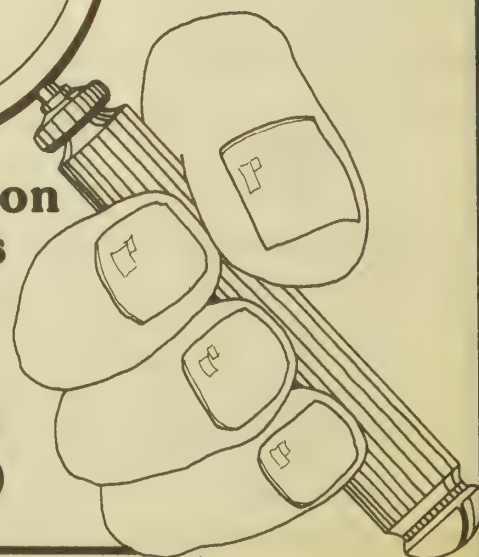
Some dishonest contractors or salesperson may take advantage of unsuspecting or unwary homeowners through deceptive and fraudulent advertising and selling practices. Be Alert, says the Better Business Bureau and investigate before you invest!

*NOTE: The Federal Government grant programme, where available, will be administered by the Central Mortgage and Housing Corporation. This programme is tied in with provincial jurisdiction and interested homeowners should contact CMHC locally for information and details.

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**TIPS ON BUSINESS
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There is nothing particularly unique, and there is certainly nothing mysterious, about business life insurance. It is simply life insurance used to protect a business, or the family or associates of a businessman, from the financial loss which results from the death of someone associated with the organization.

Although all types of life insurance are basically similar, business life insurance does involve many more complex details to meet legal, financial, tax, and technical problems. It is life insurance custom tailored to the individual business and probably no two plans are precisely alike in all details.

The term 'Business Insurance' thus refers to insuring the human life values of business owners and employees in order to develop a sound business, to preserve the value of the business interest, and to transfer control in accordance with the wishes of the owner or owners.

There are six main reasons for the purchase of business insurance:

1. It gives key man protection to reimburse the company for the loss of an employee who is critical to the firm's continued success.
2. To fund a buy-sell agreement which is used to retire a partner's interest at death.
3. Disability insurance provides financial compensation during periods of total disability.
4. Business life insurance can aid a firm's credit status, covering the owner or key man during the period of a loan or for the duration of a mortgage on property used in the business.
5. To provide special compensation benefits for owners or their employees.
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1. KEY-MAN PROTECTION

Each business has at least one key man or woman on whose contribution the success of the business depends. The sudden death of this key man can be disastrous to the business. Key man insurance can help protect the business against this contingency.

Depending on the position of the key man, his death may cause one or more of the following financial problems for the business: loss of efficiency through loss of leadership, loss of customers, production problems, loss of credit, loss of creative input, loss of specialized skills or knowledge, and cost of training a replacement. While larger corporations may be able to survive any death through large financial resources and understudies for all important positions, the small or medium-sized business will need an inflow of cash to survive or to compensate the owners if the business must be wound up.

2. BUY-SELL AGREEMENTS

In the absence of legal safeguards to avoid dissolution, a partnership automatically dissolves at the death of any one of the partners. This brings the whole operation to a stop and the surviving partners become what is known as liquidating trustees.

They cannot transact any new business but must confine themselves to winding up the affairs of the partnership. If they continue the business they may become personally liable for any losses incurred should the assets not cover such losses.

A method of avoiding these difficulties, is an adequately financed buy-and-sell agreement providing for the purchase at a prearranged valuation of the deceased partner's interest. A lawyer will draw up the necessary papers carrying out the wishes of the partners. Funding the buy-sell arrangement can be accomplished through business life insurance. It enables the surviving partners to reorganize at once and continue in business. It liquidates the interest of the deceased partner without loss. It enables the beneficiaries of the deceased partner to secure fair, full value for his interest in the firm, at once and without unnecessary trouble. In a corporation, the problems of automatic dissolution are circumvented, but the survivorship problems are still very apparent.

3. DISABILITY INSURANCE

Where a key man (either owner or employee) is seriously disabled, the business may face the same three financial problems as if he had died — reduction in profits, loss of credit, and cost of training a replacement. In addition, there is the key man's continuing need for a personal income.

However, with the proper income replacement insurance the key man's financial needs can be looked after, which frees the employer to hire a replacement without having to pay duplicate salaries. In addition, this fringe benefit will make it more attractive for the key man to stay with the present employer.

Related to this type of coverage is the so-called "office overhead expense" policy. This provides enough benefits so that the office can continue to function while the owner is disabled and out of the work force. Normally, office overhead expense insurance will be issued to provide benefits for a comparatively short period of time. In most cases, if the owner is not back in the office within about two years, the entire business will be gone by then in any event. If the disability is temporary, the benefits will see him through until he can start to generate income again. If the disability turns out to be permanent, the benefits should run long enough to allow for the orderly winding up of the business with the least possible financial loss.

4. MORTGAGE OR LOAN INSURANCE

Many, if not most financial institutions require that loans and mortgages are insured against the death of the owner. Insurance protects the mortgage as well as providing the business with a fully paid loan. If properly arranged, "collateral insurance" premiums will be tax deductible and the proceeds in the event of death will still be tax free.

5. SPECIAL COMPENSATION BENEFITS

Two special compensation benefits are split dollar insurance, and deferred compensation.

A split dollar insurance plan is a meaningful and inexpensive benefit a company can provide its key executives. The employer and employee enter into an agreement under which the employer agrees to pay a portion of the annual premium in return for ownership interest in the policy. This makes the plan

very attractive for the employee by providing life insurance coverage at a greatly reduced cost. In addition, this insurance plan can also be used to assist shareholders to purchase insurance to be used to fund a buy-sell agreement.

Deferred Compensation to key men and owners can be arranged by a Deferred Profit Sharing Plan (DPSP). Basically, a DPSP is an arrangement under which an employer contributes a share of profits to a trust on behalf of some or all employees. Income accumulates in the trust sheltered from tax, and no tax is payable by the employee until amounts are paid out of the plan.

6. PERSONAL ESTATE PLANNING

The term "estate planning" comprises a whole range of actions, by a person, designed to achieve two major goals. The first and most important of these is to ensure that the property which the person has accumulated over a lifetime is used and distributed after his death in a manner consistent with his desires. The second goal is to preserve the capital accumulated as much as possible, which in turn means that all possible steps be taken to minimize the various taxes which can cut into the estate.

Estate Planning has many purposes among which are:

1. Creation of wealth;
2. Conservation of wealth;
3. Retirement and disability;
4. Liquidity;
5. Death and equity;
6. Planning for inflation.

Once established the business life insurance plan should periodically receive a careful checkup by experts.

At least once a year each plan should be fully screened by the life insurance agent, the lawyer, and the professional accountant.

It's important that the details of the plan be kept up to date at all times. Financial circumstances change, tax laws vary in effect and interpretation, valuations of the interests of the owners can constantly change.

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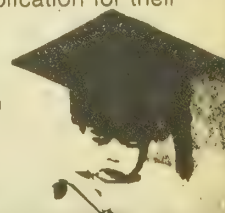
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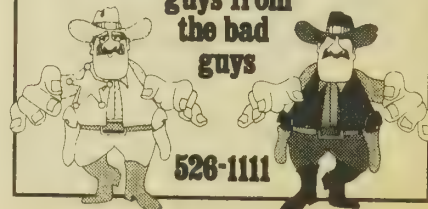
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TIPS ON KITCHEN CABINETS

SELECTING THE RIGHT KITCHEN CABINET DEALER AFTER YOU THOROUGHLY ANALYZE AND PLAN FOR YOUR NEW KITCHEN

1. Many styles and designs of different cabinets are on the market. They range from traditional to contemporary. Shopping around to look at different features from storage units to built-in chopping blocks will help to inform you of the many possibilities available. Have a floor plan or blue print of your kitchen when shopping around. This will help the kitchen designer recommend certain plans for your house.
2. Check out a dealer's reputation by asking him for references. If still in doubt, check with the Better Business Bureau.
3. Always get several estimates and know exactly what type of cabinet, quality of drawers and runners, material and finish the estimate is based on.
4. Where you have selected a dealer, a deposit is usually required before work begins. You will probably be asked to pay 50% of the contract price. This is a common practice of most home improvement contracts. Be sure you understand the contract before signing. Investigate before you invest.

HANDY CHECKLIST TO HELP AVOID KITCHEN PLANNING PITFALLS

Whether planning for a new kitchen or remodelling an older one, the job will be much easier if you ask yourself and your family the following questions:

1. Does your budget permit you to proceed with major alterations?
yes [] no []
2. Is a larger kitchen area required?
yes [] no []
3. Do you prefer more efficient use of existing kitchen floor area?
yes [] no []
4. Do you share cooking with someone else in the household?
yes [] no []
5. Do you entertain often?
yes [] no []

6. Do you like entertaining company in the kitchen?
yes [] no []

7. How many members in your household?
yes [] no []

8. What problems existed in your old kitchen?
yes [] no []

9. Do you want more storage space or counter space?
yes [] no []

10. Do you prefer a combined kitchen and dining area?
yes [] no []

11. Are you planning to install larger appliances?
yes [] no []

12. Are you planning to install a dishwasher or a compactor?
yes [] no []

13. Are the plumbing and electrical services properly located?
yes [] no []

14. Is the lighting adequate?
yes [] no []

15. Do you have enough space between counters? (Four feet is recommended.)
yes [] no []

16. What other activities will take place in your kitchen? (Hobbies, sewing, etc.)

17. Are you planning for adults or children?

Professional designers indicate that the best way to plan a kitchen is not to think of the room in its entirety, but to break it down into individual work centers. First and foremost, a kitchen is a workroom where efficiency and convenience are of primary concern.

Primary work area in any kitchen centers around the range, sink, and refrigerator. The distance between them should not be more than 4 to 9 feet.

TIPS ON LANDSCAPE GARDENING

Landscaping's first concern should be for people — their activities and comfort in the garden. Landscaping should also be concerned with beauty — giving people pleasing sensory and emotional experiences; satisfying physical needs — work space, privacy, play space, sun and wind control is not enough. How a human being reacts to his environment is also very important. A beautiful garden harbours secrets and surprises.

Once you have your landscaping scheme, stay with it and let your garden mature. This doesn't mean that you are forever limited to the existing plants. Look for new strains and new uses for old standbys. Browse through your local nurseries. You may see some planting materials that you would like to introduce into your garden. Find out their growth requirements but be sure to coordinate any of these new shrubs, trees, annuals and perennials with the established ones.

DEVELOPING A LANDSCAPE PLAN

Making the most of your particular piece of land requires serious planning. Whether you are starting with property that is not landscaped or remodelling an older garden, first take stock of what you have and then decide what you want in your outdoor home environment. Here is a list of specific guidelines to follow that will help you develop a landscape plan.

To begin, design a large map on graph paper to show in detail what you have to work with. Show the following on your map:

- i) Boundaries and dimensions of the lot.
- ii) Orientation to the compass — indicate hot spots, shade areas.
- iii) Direction of prevailing wind throughout the year.
- iv) Location of easements that may affect your planning — underground utility lines; sewage and water.
- v) Gradient — show contour lines; locate high and low points; indicate contours of neighbouring lots that may create drainage problems; mark downspouts.
- vi) Location of your house — show all doors and windows and major traffic areas through the garden.
- vii) Map existing plants, particularly any large existing trees.

Next, evaluate your needs:

You may want to include in your garden plan one or more of the following areas, depending on your family's needs and the size of your lot.

- i) Patio area: a good-sized patio will give you a level area on which to set outdoor furniture; container plants, and barbecue.
- ii) Play areas: If you have small children, you can set aside space for a sandbox, play yard or small portable swimming pool. Plan this area

so it can be changed as children grow up.

iii) Games area: If your family likes games, allow space for activities such as croquet; a basketball hoop can be hung over the garage door.

iv) Outdoor work area: If you like to do woodworking or other crafts, include a work area visually removed from the patio, main garden area or inside view window.

v) Outdoor storage area: If you do not want to use your basement or garage for storing garden equipment, plan an outdoor storage shelter. It can be easily camouflaged by vines or by planting a shrub.

vi) Trash area: It's a good idea to have a place out of sight where you can hide your trash.

vii) Plant shelter: If you're a serious gardener, plan for a small greenhouse.

viii) Food garden: You may want to grow some of your own vegetables or even set up a small orchard. Very often a garden can provide food — without sacrificing beauty or play space.

ix) Water: Many people enjoy the sight and sound of water in the garden. A fountain or small pool is not hard to fit into the landscaping plan, but a 16 by 28 foot swimming pool and the paving around it requires a minimum of 750 square feet.

When you have in front of you all the physical restrictions imposed by your lot, and your family space requirements, lay a sheet of tracing paper over the base map on which you have outlined your house and lot and do your planning on the tracing paper. If you make a mistake, the base map won't be ruined.

On the tracing paper indicate the general areas you will need and their approximate locations; show where sun and wind protection will be needed. Using the circle as a basic theme, indicate with a circle the separate areas you want — lawn, trees, shrubs, storage, play and work areas, patio, garden, fountain or pool.

The next step is to define the specifics.

Locate the entrance area. Do you want your front yard open or private?

Do you want areas to be lawn, patio or ground cover, and what will be the shapes of each?

Should a garden work area be included?

4. How much screening, either fences or plants, will be used to visually separate the different areas of the yard?

5. How should the pathways be situated so traffic flows easily around the house and garden?

All the above items should be considered when plans are drawn up. Landscape planning should keep in mind the amount of maintenance it will take in the long run for a particular design. Decide how much of the work you will do yourself and which part will be contracted out. Reliable landscape contractors will be able to give you a firm estimate and references from satisfied customers. Check with the Better Business Bureau to ensure that you're dealing with an ethical individual or company.

SOIL

Successful gardening depends in part on the type of soil you have. Basically the ideal soil is one that drains well but retains moisture and nutrients. If your soil is heavy or light you can improve it with quantities of organic matter.

If your soil is shallow and underlaid with a compacted layer that is impervious to water and roots, you should remove it or bring in soil and garden in raised beds. There should be six inches of good black dirt for healthy lawns; for flower beds there should be up to twelve inches. Check out your sources for good top soil.

DRAINAGE

Before you landscape, see how your lot drains. The grade should slope away from the building. Do not cause a drainage problem by obstructing the flow of water away from the house. Large expanses of concrete and brick unless properly installed can choke off surface drainage. To avoid a drainage problem, you can bury drain tile underneath the patio area. Downspout water should also be channelled away by creating a drainage channel along the fence area. Be sure to make the center of the lawn somewhat higher than the side.

SELECTION OF TREES, SHRUBS AND FLOWER BEDS

The best way to plan for your trees and shrubs is to learn something about them such as their form size, colouring, hardiness, and what they will look like when mature. There are many booklets available through libraries or nurseries

that will help you make the proper selection.

Driving around and observing your neighbours' selection of trees, shrubs and flowers and talking with them can also be instructive in your selection and the allocation of required space for your trees and shrubs.

Remember, a well landscaped lot not only enhances the beauty of a home but also increases its property value.

LAUNDRIES

LANGLEY PARISIAN LTD.
12 Walnut Street S.
Hamilton
L8N 2K7
(see our ad page 65)

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LAWN SERVICES & SUPPLIES

BRANT LAWN EQUIPMENT
1102 King Road
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L7R 3X5

634-8431

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WATERDOWN
P.O. Box 142, Station A
Burlington
L7R 3X8
(see our ad this page)

634-0382

GREEN LAWN SPRAY OF HAMILTON
P.O. Box 6070, Station F
Hamilton
L9C 5S2

383-0173

GREEN LAWN SPRAY OF
ST. CATHARINES
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Fenwick
L0S 1C0

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Hamilton
L8N 2Z7 689-8212

PROFESSIONAL LAWN SPRAY
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Hamilton
L8H 7N1 545-9799

RED DOT SPORTS & CYCLE
2004 James Street
Burlington
L7R 1G9 637-5024
(see our ad page 46)

SHARP SUPPLY
107 King Street W.
Dundas
L9H 1V1 628-6931
(see our ad this page)

SHORTT'S OUTDOOR EQUIPMENT
10 Academy Avenue
Ancaster
L9G 2X9 648-4754

SKYWAY LAWN EQUIPMENT LTD.
1067 Beach Blvd.
Hamilton
L8H 6Z9 545-5363

THE WEEDMAN
7301 Heximer Avenue
Niagara Falls
L2G 4T5 354-0955

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ROSS & McBRIDE BARRISTERS & SOLICITORS
1 James Street S.
Hamilton
526-9800
*Administrative Law: R.B. Campbell
W.G. Charlton*

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W.L. KENNEDY
Suite 221, Royal Connaught Hotel
92 King Street E.
Hamilton
L8N 1A8 524-1996

LEES & LEES, BARRISTERS & SOLICITORS
Robert W. Lees, B.A., L.L.B.
15 King Street W.
Hamilton
L8P 1A4 523-7830

MAHAN & SHIPTON
103 John Street S.
Hamilton
L8N 2C2 522-8660
Business Law, Debtors & Creditors Rights: Mr. Shipton

ROSS & McBRIDE BARRISTERS & SOLICITORS
1 James Street S.
Hamilton
L8N 3P6 526-9800
*Business Law: G.B. Aggus
T.A. Hickey
P.D. Paradis
D.M. Mann, Q.C.*

ANTHONY WELLENREITER BARRISTER
46 Forest Avenue
Hamilton
L8N 1X1 525-4520

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CAIN, GZIK & DANDIE BARRISTERS & SOLICITORS
340 Main Street E.
Hamilton
L8N 1J1 528-7933
Civil Litigation: G. William Dandie

MAHAN & SHIPTON
103 John Street S.
Hamilton
L8N 2C2 522-8660
Civil Litigation: Mr. Mahan

ROSS & McBRIDE BARRISTERS & SOLICITORS
1 James Street S.
Hamilton
L8N 3P6 526-9800
Civil Litigation: W.C. Charlton

WINCHIE & LENNON
112 Hughson Street S.
Hamilton
L8N 2B2 525-8911
Civil Litigation: Mr. Patrick Lennon

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Hamilton
L8N 2C2 522-8660
Criminal Law: Mr. Mahan

WINCHIE & LENNON
112 Hughson Street S.
Hamilton
L8N 2B2 525-8911
Criminal Law: Mr. Patrick Lennon

LAWYERS — ESTATES, WILLS & TRUSTS

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MAHAN & SHIPTON
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Hamilton
L8N 2C2 522-8660
Estates, Wills & Trusts: Mr. Shipton

ROSS & McBRIDE BARRISTERS & SOLICITORS
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Hamilton
L8N 3P6 526-9800
Wills & Trusts: C.D. McCallum, Q.C.

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**CAIN, GZIK & DANDIE
BARRISTERS & SOLICITORS**
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92 King Street E.
Hamilton
L8N 1A8 524-1996

MAHAN & SHIPTON
103 John Street S.
Hamilton
L8N 2C2 522-8660
Family Law & Divorce: Mr. Mahan

ROSS & McBRIDE BARRISTERS & SOLICITORS
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Hamilton
L8N 3P6 526-9800
Family Law & Divorce: R.W. Shields

WINCHIE & LENNON
112 Hughson Street S.
Hamilton
L8N 2B2 525-8911
Family Law & Divorce: Patrick Lennon

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Hamilton
L8N 1A8 524-1996

LEES & LEES, BARRISTERS & SOLICITORS
Robert W. Lees, B.A., L.L.B.
15 King Street W.
Hamilton
L8P 1A4 523-7830

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L8N 2C2 522-8660

**D.J. MEISNER,
BARRISTER & SOLICITOR**
8 Fennell Avenue W.
Hamilton
L9C 1E3 387-3020

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Hamilton
L8N 2C3 527-1875

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L8N 3K3 528-0134

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R.B. Campbell
W.G. Charlton
J.S. Hall
T.A. Hickey
D.M. Mann Q.C.
P.D. Paradis
R.L. Robinson
C.D. McCallum Q.C.
R.W. Shields

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L8N 2C9 523-7052

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Hamilton
L8P 2Z6 526-0033

WINCHIE & LENNON
112 Hughson Street S.
Hamilton
L8N 2B2 525-8911

LAWYERS — LANDLORD & TENANT

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Hamilton
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LAWYERS — REAL ESTATE

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Hamilton
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*Real Estate: Mr. Edward F. Cain
Mr. Edward A. Gzik*

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Hamilton
L8N 1A8 524-1996

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Hamilton
L8P 1A4 523-7830

MAHAN & SHIPTON
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Hamilton
L8N 2C2 522-8660
Real Estate: Mr. Shipton

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Hamilton
L8N 3P6 526-9800
*Real Estate: J.S. Hall
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L8N 3Z3 528-0134

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L8L 7W1 522-9293

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L9H 3H4 628-6301

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L8M 1A1 527-4191

BIGGAR'S KEY SHOP
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L2E 2S5 354-2361

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Hamilton
L8L 2C5 528-7118

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L8R 2B9 527-2432
(see our ad this page)

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99 Emerson Street
Hamilton
L8S 2X5 528-5912

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L3E 6C8 354-3888

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L3B 3X2 735-5613

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UPPER OTTAWA

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98

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L7P 1A6

335-8066

HILLTOP LUMBER LTD.
1320 Stone Church Road E.
Hamilton
L0R 1P0
(see our ad page 98)

387-0044

ONTARIO PLYWOOD SPECIALTIES LTD.
257 Centennial Parkway N.
Hamilton
L8E 2X3
(see our ad page 47)

561-3576

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St. Catharines
L2R 6S4

682-8391

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1 Carolin Court
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N0B 2J0

659-7841

KARL HEIDT MASONRY CONTRACTOR
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385-5471

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Hamilton
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387-0921

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L7Z 5L4

632-3341

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L7R 1K1
(see our ad page 70)

637-2368

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459 Barton Street E.
Stoney Creek
L8E 2L7
(see our ad page 70)

662-2874

CENTENNIAL WHOLESALE & RETAIL MEATS
291 Nash Road N.
Hamilton
L8H 7P4
(see our ad page 100)

560-5560

DORR BROTHERS LTD.
88 Highland Road
Stoney Creek
L8G 3X4

692-4432

J. & G. MEATS LTD.
109 Plains Road E.
Burlington
L7T 2C2
(see our ad page 71)

634-0189/634-0196

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L0R 1B0

563-5381

LINK'S DELICATESSEN LTD.
21 King Street W.
Dundas
L9H 1T5

628-2941

OPIE'S MEATS LTD.
585 Concession Street
Hamilton
L8V 1B2
(see our ad page 47)

383-3422

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L7P 3N8

335-1085

SEA SHELL SEAFOODS

5111 New Street
Burlington
L7L 1V2

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632-6850

(see our ad this page)

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*Custom Tailor • Ready to Wear
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Male Fashion**

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Here is a quick way to take the skin
off frozen fish. Hold the fish skin side up
for a few seconds under hot water im-
mediately after removing from the free-
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1 tablespoon	= 15 ml.
1 teaspoon	= 5.0 ml.
½ teaspoon	= 2.5 ml.
¼ teaspoon	= 1.25 ml.
1 fluid ounce	= 25 ml.
2 fluid ounces	= 50 ml.
4 fluid ounces	= 125 ml.
5 fluid ounces	= 150 ml.
8 fluid ounces	= 250 ml.
10 fluid ounces	= 300 ml.
1 pint	= 600 ml.
1¾ pint	= 1 litre

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L8L 1Z9 522-2993
(see our ad this page)

HAMILTON MEMORIALS

65 Tom Street
Hamilton
L8R 1X2 522-0241
(see our ad this page)

KIM MONUMENTS

46 Hess Street N.
Hamilton
L8R 2S7 528-3138/522-8212

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BURLINGTON CYCLE

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Burlington
L7R 3P8 637-6208

DOUG'S CYCLE CENTRE INC.

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L3M 1T6 945-3480
(see our ad this page)

POOLE'S CYCLE LTD.

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Hamilton
L8H 5X4 545-0687

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DOMINION PATTERN WORKS

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Hamilton
L8L 3L3 544-2505

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LIMITED

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Mastercrafted
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of every
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OF NORTH AMERICA
THE MARK OF EXCELLENCE

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THE MARK OF EXCELLENCE

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(see our ad this page)

CROSSTOWN MOVERS

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Hamilton
L8H 4T5 549-7742

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14 Meadow Lane
Dundas
L9H 1K9 628-2403
(see our ad this page)

EDWARD'S MOVING & TRANSFER

347 Strathearn Avenue
Hamilton
L8H 5K9 549-5923

FALLA CARTAGE AND MOVERS LTD.

216 Parkdale N.
Hamilton
L8H 5X5 544-1744
(see our ad this page)

FIDELITY VAN & STORAGE

5 Ofield Road
Hamilton
L8S 4L3 527-9256
(see our ad this page)

HAMILTON MOVERS & STORAGE LTD.

124 Walnut Street S.
Hamilton
L8N 2L5 527-2795

DOUG McCALLUM

449 Woodward Avenue
Hamilton
L8H 6N6 545-6510

McNEIL MOVERS

173 Dumbarton Street
Hamilton
L8K 5B9 547-2425

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277 Winona Road
Box 555
Winona
L0R 2L0 383-3757/643-3878
(see our ad this page)

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The charges for a local move are based on an hourly rate for service — from the time the van leaves the warehouse until it returns. Complaints arising from local moves usually involve



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lack of care in handling. Generally speaking, a move is considered "local" if it is within 35 miles of your present location. Greater distances are usually considered "long distance". Consult your mover regarding rates in your area.

LONG DISTANCE MOVING ESTIMATES

Don't settle for one estimate. Get several for comparison. Remember that the final cost will depend on several factors, including moving distance, weight of goods to be shipped and the services (such as packing) required. Be aware that the estimate is not a guaranteed final quote on costs... it is only an approximation. Check your estimates carefully. If one firm is very low, exercise caution. Perhaps it's a good buy, but maybe the low estimate is due to inexperience or perhaps it is deliberate in the hopes that you will be swayed into signing the contract. Remember that you will have to pay according to the weight of the goods actually carried, regardless of how attractive the "LOW" estimate seems.

Remember to segregate and mark articles that you DO NOT want moved. You are paying partially on the weight of goods carried by the mover and it is an unnecessary expense to pay for items you don't want.

PACKING

Proper packing is essential whether the move is local or long distance. You can either do the packing yourself or

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pay the mover for the service. Remember that full responsibility for damages to packed goods will only be accepted by the mover when the packing and unpacking is done by his staff. Packing services include:

- the packing.
- the use of containers and boxes that are solid enough to insure maximum protection for your goods.
- unpacking at the delivery location and disposal of all packing materials.

PAYMENT

Unless credit terms have been arranged in advance, the mover will expect to receive payment at the delivery point, in cash, certified cheque or money order.

Check with the carrier after loading to obtain full information on the actual charges. This will avoid unnecessary delays at the delivery point.

In the case of a C.O.D. shipment, where the total charges exceed the estimated charges by more than 10% and the carrier has not been able to give reasonable notice of these charges, the carrier may collect only 110% of the original estimate. The consumer has a maximum of 15 days to pay the balance.

PROTECTION & INSURANCE

The mover will carefully note the actual condition of your possessions before loading the van and you will be asked to verify that certain items are "marred", "scratched" or "chipped".

Upon delivery, have the driver make a specific notation on the inventory and delivery receipt in the event of any loss or damage which has occurred while the shipment was in the care of the mover. Promptly notify the carrier, IN WRITING, of the loss or damage. You will be sent forms to complete and return.

Unless the value of your possessions is declared and adequate protection is arranged, the carrier's liability for loss or damage is limited to 60¢ per pound, per article. For your protection, if you neglect to declare a value, or are unable to be present at the time of loading, a value of \$2.00 per pound, computed on the total weight of the shipment will be declared. The additional premium will be added to the charges.

In the case of damaged or lost goods this value will not normally protect you for the full value of your possessions. You may obtain increased insurance

protection at an additional cost.

There are many items for which the carrier can accept no responsibility. This should be discussed in detail with your mover to ensure that you have the protection you require.

PICK-UP AND DELIVERY

In most cases the loading dates will specifically agreed to, but the delivery dates must be negotiated with the carrier. Delivery dates are usually on a "spread" basis. For example, from June 2nd to June 10th, except when otherwise arranged. Be sure to understand what this "spread" represents. You should ensure that you or your representative can be contacted to receive the goods. Any delays for which you are responsible could involve additional charges for storage and/or unloading and re-loading.

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Stoney Creek
L8G 1B7 664-6666

SPEEDY MUFFLER KING
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Hamilton
L8H 5Y7 547-0151

SPEEDY MUFFLER KING
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L9C 3A6 388-1477

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38 Wentworth Street S.
Hamilton
L8N 2Y3 525-5950

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Hamilton
L8V 1V6 387-1633

SPEEDY MUFFLER KING
760 Guelph Line
Burlington
L7R 3N5 632-4646

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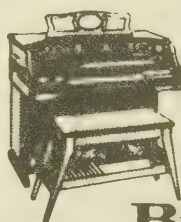
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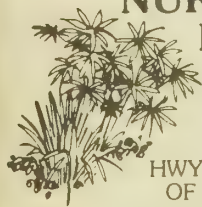
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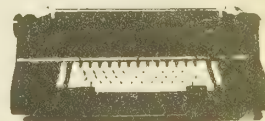
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TIPS ON OFFICE SUPPLY SCHEMES

THE "OFFICE SUPPLY" SALE AND OTHER FAIRY TALES

"Once upon a time, in a land far away" an office supply store went out of business. It advertised its distress in various ways, and lo and behold, customers responded in droves to take advantage of the poor distressed merchant.

Ever since then, some office supply peddlers have used variations of the "help me out, I'm in a bind" approach to sell office supplies over the phone, usually to business firms in far-off cities. And because a businessman likes a bargain as well as the next person, purchases are often made, relying on the information given by the representative over the phone.

Unfortunately, however, when the merchandise arrives, it may not be what was ordered or expected.

For example, a carton of paper clips turned out to be a case, with enough clips to last for many years. And the price was higher than at his local supplier. Or a box of pens came in as a gross of boxes, and the pens were so sub-standard they could not be used.

Obviously, not everyone who sells office supplies by phone is part of a scheme. But there are certain earmarks that may help you recognize the common elements of a scheme to defraud — you!

1. The supplier is in distress. He is being forced to liquidate the stock; someone made a mistake; or the merchandise was shipped to the wrong address and he needs someone to help him out.
2. He is vague about the location of the store — "It's in Los Francisco."
3. He casually drops the name of the Chairman of your Board, corporate treasurer or other officer as having suggested you be contacted.
4. He is unlikely to have a sales catalogue which can be mailed to you.
5. He wants a decision right now.

The "Paper Pirate" racket is similar but is becoming increasingly more sophisticated. The first thing a paper pirate must do is find out what brand and model of photo-copy machine is in your office. Some far-fetched schemes

have been devised to get this data, including phoney surveys.

Once the information is obtained, the pirate may then misrepresent himself as:

- Your regular factory supplier
- A new supplier replacing your regular supplier
- A storage company
- A firm with a problem (see office supply pitch) referred to you by your regular source.

These peddlers specialize in copier paper, toner and supplies, which they represent as the "brand-name" product. However, on close questioning, they will sometimes admit that it's "just like Xerox's," "authorized by 3M Company" or "the same as IBM".

Generally, though, the product is inferior to the brand name item, is often as high or higher in price, and in some cases, degrades the machine's performance or can actually damage the machine. And, as with other office supplies, a carton of paper may grow to a case, etc.

WHAT TO DO IF YOU ARE A VICTIM

First, try a voluntary approach. If you have not paid for the merchandise and you feel it has been misrepresented, withhold payment and do not use the merchandise. Then take the following steps:

1. Send a certified letter to the company explaining your position and how you expect the company to settle the matter (take it back, etc.).
2. If the firm fails to respond within a stated period of time, send a copy of that letter to the BBB with a cover letter asking the Bureau for assistance.
3. If the problem is not corrected, notify the appropriate law enforcement authorities, such as the Postal Inspector, if the mails or telephone are involved.

The company may contact you and threaten to take legal action or turn your account over to a collection agency, in which case your attorney should be consulted.

HOW TO PROTECT YOURSELF

There are many different approaches used by the paper pirate and office supply rackets and it would be almost impossible to describe all the variations. However, there are certain steps you

can take to prevent yourself from being victimized.

1. Do not buy from a new supplier until you have verified his existence and reliability, particularly where you are contacted by phone.
2. Do not accept C.O.D. shipments. Insist on open account billing; that way, if there is a problem, you've still got some leverage.
3. Do business by phone only with a firm whose address and phone you can verify. Insist on sending written purchase orders in all other cases.

One of the best sources of information about the reliability of unknown companies is your local Better Business Bureau. The Bureau can usually give you a report on the company contacting you if you can provide the Bureau with its name and address.

The Better Business Bureau is a non-profit organization, supported by local business firms, which provides services to business and the public.

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527-2015

(see our ad page 49) (see our ad
(see our ad page 69) page 136)

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TIPS ON PAVING

Your driveway is sinking. You know you need to call a paving contractor. But you procrastinate because you've heard stories of newly asphalted driveways that couldn't stand the weight of a car or that failed to survive more than one spring thaw.

Spokesmen for the paving industry acknowledge that driveway contractors have an image problem because of a few disreputable ones that give the industry a "bad name".

Since fast-buck contractors depend on uninformed, gullible homeowners, it's clear that, given a little information, most people could avoid being victimized by unethical paving firms. With this in mind, let's look at what's involved in getting a paving job done well.

RESURFACING

The least expensive kind of job is a resurfacing of the old driveway. However, this is advisable only if there have been no serious cracks or heaving, and if drainage has always been adequate. The time to think of resurfacing is when the asphalt shows signs of oxidation, i.e., the pavement has greyed through normal wear and tear. An asphalt tack coat should be applied to the old surface before the new asphalt coat is put on in order to bond the two coats and to prevent water from seeping in. This type of job is lowest in cost, because labour and materials can be kept to a minimum.

Paving or repaving a standard driveway consists of laying a 4-inch base and topping it with 2 inches of compacted asphalt. If you've just moved into a new subdivision, you should wait at least two years before having your driveway done because it usually takes that long for the

land to settle in areas which have undergone extensive excavation. However, if you're determined to get the job done earlier, you can get a gravel driveway laid after a year has elapsed. The weight of the gravel would expose any weak spots in the ground's surface (also known as the subgrade) causing the driveway to sink in those areas.

How should weaknesses in the subgrade be dealt with when it comes time for paving? In the first place, make sure the contractor removes lumps of clay and sand on or near the surface of the ground. The top soil should be eliminated as well. When mixed with water, these materials turn soft and mushy, and that means the contractor won't have a firm foundation on which to lay the base.

The soil should then be compacted with a roller. A sterilant or herbicide should be applied sparingly to the soil to prevent persistent weeds, such as dandelions and wild mushrooms, from breaking through the asphalt later on. Some contractors prefer to use crude oil, but there is a risk that it may percolate to the top and soften the asphalt.

BASE

The base is fundamental to the construction of a long-lasting driveway. Don't ever let contractors cut corners here. If an insufficient amount of base material is used, the driveway may crack later on. The base serves as a shock absorber, shielding the asphalt topping from the ground movement. If there's not enough stone, then the stresses in the ground are taken by the asphalt alone, causing it to break up. Since your driveway must have the bearing strength to carry the weight of your automobile at the very least — a minimum of 4 inches of base material is recommended. The base can be composed of either crushed limestone or good granular "A" material, but most contractors prefer crushed limestone because it compacts well. Contractors may mix coarse stone with fine, or they may put the coarse stone on the bottom and the finer stone on the top. The mixture appears to be more popular now, but layering the coarse and fine is just as effective.

If the stone is put on in layers, it has been suggested that the compacted layer of heavy aggregate be left to settle for two months before adding the fine layer. Any weak spots in the subgrade would then become apparent, and the workmen could rectify these problems before continuing with the job. But,

while many contractors believe that this is a good idea, they point out that most pavers and their customers do not have the patience to wait such a long time.

DRAINAGE

To ensure proper drainage, the driveway should be crowned so that water runs off to the side. Also, the base should be graded so that the driveway gradually slopes away from the garage towards the street. An 18-inch fall is needed for every 100 feet of driveway. However, if the road is one that has been rebuilt, the paver may find that the garage is level with the street. To remedy this he can construct a ditch line — a small trough that's off to the side on the lawn — where the water can run off. Or he can slope the driveway towards a catch basin, which is usually 12 inches square.

Asphalt is used more frequently than concrete for driveways because it is less expensive and more flexible. Also, concrete can spall (break off in chips) in winter. However, asphalt does have its limitations: after six to eight years the sun will dry it out and make it brittle.

As for quality of materials, there is no such thing as inferior asphalt: an unethical paver could not go to his local supplier and place an order for cheap asphalt because asphalt comes from manufacturing plants and is of uniformly satisfactory quality. There are rare occurrences in which the substance in the asphalt has not yet cured or hasn't been mixed properly. However, a competent contractor should be able to spot any serious flaws in the asphalt before he uses it.

What is important is that a contractor not scrim on the asphalt, because if he does the driveway will have insufficient bearing strength. He should pour 2½ inches of hot asphalt on the base. Compacting with a roller will reduce this to approximately 2 inches. A fly-by-night contractor could easily capitalize on a consumer's unawareness of the difference between loose and compacted asphalt by writing the contract to specify simply "2 inches of asphalt." Thus he could pour 2 inches of loose asphalt, resulting in an actual depth, after compaction, of 1½ inches. This could save him money on costly materials, but it wouldn't make for a sturdy driveway.

SEALER

If the asphalt has been compacted properly, you should be able to drive on your driveway within 48 hours. But wait

from six to eight weeks before applying a sealer so that the asphalt has time to cure. Aside from its cosmetic effect, the function of the sealer is two-fold: first, it makes your driveway oil- and gas-resistant. Second, it fills any remaining voids in the asphalt. In order to prevent early oxidation, it's advisable to apply a sealer periodically say, once every two years.

CONTRACTOR

To find a reputable contractor, do some comparison shopping. Get at least three estimates. These should include a detailed price breakdown for all work to be done. And beware of bargains, because there aren't any. All contractors have to pay similar amounts for the materials they use, and similar or competitive wages for the labour they hire. Says Lynne Gordon in her book *99 Commercial Rip Offs and How to Spot Them*, "If there are any shortcuts, the frost will take the driveway apart in one winter — and contracting for a \$400 job at \$250 is just asking for shortcuts."

Consumer and Corporate Affairs suggests that the following be included in any contract with a paving firm:

- starting and completion dates
- depth of crushed stone to be added
- number of inches of compacted asphalt
- dimensions of the total area to be paved
- drainage requirements
- extra services included (e.g., sterilant, catch basin)

Your contract should not contain any vague terminology. It should be written in language that is clear and concise. And any promises made should appear in the contract. In one case, a salesman for a paving firm promised the customer that crushed limestone would be used for the base. However, when the contractor came to do the job, he decided to use the gravel that was already there. It contained numerous rocks. Since the consumer had not insisted that the salesman put his promise in writing, there was little he could then do.

Paving firms usually offer a one-year guarantee. This is satisfactory because most problems will show up within that time. Make sure you're aware of precisely what the guarantee covers.

It is accessibility and honesty that distinguish the ethical contractor from the fast-buck operator. Don't deal with firms that show reluctance in respond-

ing to any preliminary queries or problems you might have. The more you know *before* you sign the contract, the less chance there will be of any regrets or misunderstandings after the job has been done.

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TIPS ON EXTERMINATORS — PEST CONTROL

DEALING WITH PESTS IN THE LAWN AND GARDEN

By practicing prevention, you can head off some pests without resorting to pesticides. Here are some simple suggestions:

- Inspect plants or seeds to see if they are free from insects and disease. Don't bring insect problems home with you.
- Fertilize properly to enable plants to outgrow insect attacks.
- Keep the garden free of weeds and grass.
- Don't plant the same varieties of flowers or vegetables in the same

spots year after year. Their enemies lying dormant in the soil may not attack a different plant.

- Rake, remove and destroy all plant debris after the growing season.
- Buy and grow insect-resistant varieties, if available.
- Avoid excessive or unnecessary use of pesticides that kill beneficial insects as well as pests. Think of this tongue-twister: Pesticides kill pests, other living creatures that eat the poisoned pests, and larger creatures that eat the creatures that have eaten the poisoned pests.
- Take time to learn and make use of natural repellents. For example, planting marigolds around asparagus wards off the asparagus beetle; beds of rosemary and thyme keep cabbage worms away from nearby cabbages.
- Reduce the mosquito population by draining all places where stagnant water stands. Mosquitos can multiply in as small a spot as a discarded tin can filled with rainwater.
- Spray aphid-infested houseplants and garden plants with soap-and-water solutions rather than insecticides. Researchers say this old remedy still works to keep pest insects at non-damaging levels.
- Make use of the wide variety of booklets published by the Department of Agriculture's extensive series of home and garden pest control leaflets and bulletins detailing how to eradicate hundreds of specific pests.

USING NATURE'S ALLIES

Some of nature's strangest looking creatures are actually your allies in getting rid of pests. As many as 100 insects in your environment may be valuable biological control agents; many birds, mammals, amphibians, reptiles and spiders also work to your advantage.

Before you declare war on pests in your house and garden, you may want to see if you can use or restore the balance of natural forces that can keep troublesome creatures in check. For example, every day of their lives ladybug beetles eat two and a half times their own weight in aphids, mealybugs, moth eggs, spider mites and scale insects. Or consider this: it is not unusual for a single bird to gather hundreds of caterpillars and grubs in one day to feed the young in its nest. As much as 95 per-

cent of some birds' food consists of caterpillars, flies, grasshoppers, snails and spiders.

SELECTING AND USING PESTICIDES WISELY

Sometimes a pesticide is the only solution to a stubborn problem. Every pesticide marketed today must be registered with the Government, which offers these tips for their safe use:

- Always read the label before buying or using pesticides. Use them only for the purposes listed and in the manner directed.
- Do not apply more than the specified amount of pesticide. Overdoses can harm you and the environment.
- Keep pesticides away from food and dishes.
- Keep children and pets away from pesticides and sprayed areas.
- Do not smoke while spraying.
- Avoid inhalation of pesticides.
- Never spray outdoors on a windy day.
- Pesticides that require special protective clothing or equipment should be used only by trained, experienced applicators.
- If you mix pesticides, do it carefully to avoid splashing.
- Avoid breaks or spills of pesticide containers.
- If you spill a pesticide on your skin or your clothing, wash with soap and water and change clothes immediately.
- Store pesticides under lock in the original containers with proper labels.
- Never transfer a pesticide to a container, such as a soft drink bottle, that would attract children.
- Dispose of empty containers safely by wrapping in several layers of newspaper, tying securely, and placing them in a covered trash can.
- Wash with soap and water after using pesticides, and launder your clothes before wearing them again.
- If someone swallows a pesticide, check the label for first aid treatment. Call or go to a doctor or a hospital immediately and keep the pesticide label with you.

Keep in mind that research updates and improves pesticides from time to time. You should call a reliable pest control company to get the latest information on what pesticides are the most

useful against your particular problem.

GETTING PROFESSIONAL ASSISTANCE

When the job gets too big for home remedies, it's time to call in a pest control company. Of course, you may want to anyway rather than keep pesticides around the home, particularly if you have children. Before you do, check around for a reliable one; otherwise, you may wind up with self-style exterminators who are pests themselves.

Be wary of the person who comes to your home uninvited and offers to give your house a free inspection for pests. He or she may try to scare you into authorizing immediate and costly treatments to prevent the collapse of ceilings or floors. Such a person may bring along frightening specimens of spiders or cockroaches, or fragments of wood riddled with termite channels, and pretend to find them in your house.

Always deal with a licensed exterminator. Ask friends and neighbours to recommend companies they have used successfully. Check prospective choices with the Better Business Bureau for a reliability report.

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Before you sign a contract for pest control services, be sure you fully understand the nature of the pest to be exterminated, the extent of infestation, and the work necessary to solve the problem. Find out if the company has liability insurance to cover any damages to your house or furnishings during treatment. If a guarantee is given, know what it covers, how long it lasts, what you must do to keep it in force, and what kind of continuing prevention and control is necessary. Don't expect an application or series of treatments to last indefinitely. Rarely, for example, can a firm guarantee to leave a house free of cockroaches for more than six months. Some pest control companies offer renewable retreatment warranties.

If a sizeable amount of money is involved, don't hesitate to get bids from several pest control companies. Even termite damage will not be significantly worse if you wait a week or two before authorizing treatment. Don't rush your decision. Since you are paying for professional knowledge as well as skillful application of pesticides, look for someone whose judgement you can trust.

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TIPS ON PHOTOGRAPHERS

Most photographers are artists and depend upon their skill and fair dealing to maintain a reputation in the community.

The photographic schemes against which the Better Business Bureau receives complaints, are not usually by local community businesses. The "schemers" are exactly that — schemers — they are strangers, here today, somewhere else tomorrow. It's difficult to find them, or do business with them after they leave your home.

The honest photographer makes every effort to satisfy customers out of pride in his work and his reputation as a businessman. The first step to avoid disappointment in dealing with photographers is to employ those of known reliability and reputation in the community in which you live.

PHOTO SCHEMES

FAKE SAMPLES — Canvassers carry beautiful samples of photographic work, to show prospects. Photographs delivered do not measure up to the samples shown.

C.O.D. — Often the finished photographs are sent to the customer C.O.D. In this manner, the customer must pay before examination of the photos.

COUPON OFFERS — Photographer's agents call on homes offering coupons for 50¢, 98¢, sometimes more. The coupons are supposedly good for one or more pictures "free" or at a special price. The unethical studio uses several devices to force a large order before surrendering the "free" portrait. Often,

it has been impossible to get what the coupon offered.

CONTESTS — "Personality Contests", "Baby of the Month", "Talent Contests" are some of the types of contests used by unethical operators. Generally, the contests are mythical.

PICTURE FRAME — Some unethical photo studios specialize in securing orders for special types of finished pictures i.e., convex, concave, hexagonal, etc., in connection with a coloured enlargement of a portrait. Many customers don't know what these terms mean. In small type, the order calls for a frame. The price of the photograph may be reasonable, but the price of the frame is grossly inflated.

PICTURE ENLARGEMENT — The customer is induced to part with a unique and precious photo for reproduction or restoration in hand painted colours, supposedly for only the cost of the materials. However, the customer later finds that she has made a commitment to purchase a high priced frame for the picture, and that she must pay for it in order to get her original. Also, the enlargement is usually of very cheap quality and often bears only faint resemblance to the original.

MODELS — Outfits, claiming to be operating as model agencies, may be interested only in whatever fee they can get out of prospective models — as, for example, a fee for photographs for files or albums to show prospective employers, such as advertising agencies and movie producers. Also used as a scheme to get sittings as a first step towards the real goal of selling quantities of photographs.

SIDEWALK SHOOTERS — Innumerable complaints have been received from patrons of sidewalk photographers, ranging from failure to deliver, receipt of likenesses of other persons, and receipt of photographs out of focus

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or improperly exposed.

MUG BOOKS — Some schemers prey on doting parents, claiming that for a small fee a child's picture will appear in a book sent to advertisers and may be selected for advertising purposes. Advertisers, advertising agencies and motion picture studios seldom select pictures from such publications.

ALBUM PLANS — Purchasers of album plans with the privilege of having photos taken by local photographers over a period of years should realize they are subscribing to a long-term, costly non-cancellable plan. If the only income the local photographer receives is from the sale of additional photos, they may expect sales pressure to purchase photographs in addition to those for their album. Sometimes the local photographer drops the plan and the customer is assigned to another photographer, maybe miles away.

CHRISTMAS PLAN — A salesman arrives at your door suggesting that a family portrait be taken in your home. It seems convenient and the price is inexpensive. The shutter clicks through several poses and a deposit is requested. The salesman leaves with a deposit. The problem? There is no film in the camera.

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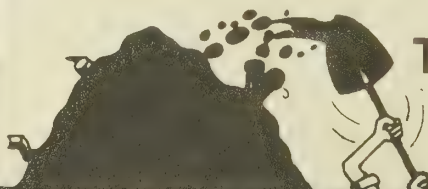
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(see our ad this page)

GRAPHIC WEB LIMITED

Division of Quebecor Inc.
50 Snidercroft Road
89 Connie Cres.
Concord, (Toronto)
Ontario
L4K 1L3 669-2386
(see our ad this page)

IMAGE DESIGN & PRINT LTD.

752 King Street E.
Hamilton
L8M 1A5 523-4440

INTERNATIONAL PRESS

90 Earl Street
Box 337, Station B
Hamilton
L8L 7W2 547-8600
(see our ad this page)

Giraffics IS A QUALITY PRINTING HOUSE SERVING
LARGE AND SMALL BUSINESSES IN THE HAMILTON REGION
FOR OVER 3 YEARS

AT **Giraffics** WE RECOGNIZE THE IMPORTANCE OF
PRINTED MATTER AS IT HELPS YOU PROMOTE YOUR
BUSINESS AND SELL YOUR PRODUCT.

IN FACT, YOUR BUSINESS STATIONERY, FLYERS, OR
BROCHURES MAY WELL GET TO YOUR NEXT CUSTOMER
BEFORE YOU DO. SO.

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really count...**



you can count on us.

610 UPPER JAMES, HAMILTON, ONTARIO

389-1379



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Concord, (Toronto)
Ontario
L4K 1L3

Products: Quality brochures, circulars, catalogues, magazines, flyers, inserts —
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Pipeline: We service major accounts in Canada, the United States and Europe.

For further information: contact our Account Manager

JAMES R. HYSLOP,

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Res. **385-1437** (Hamilton)



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Hamilton, Ontario
(416) 547-8600

**Complete Quality
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Process Colour
Lithography**

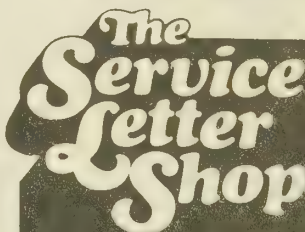
QUALITY FRESH POULTRY
CUT-UP CHICKENS, TURKEYS, DUCKS

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R.R. No. 1, STONEY CREEK, ONT.
HWY. No. 20 & MUD STREET

664-4464

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A Division of R. T. Kelley Inc.

**For complete Printing
and Direct Mail Service**

627 MAIN ST. E. 525-3619

MOGGRIDGES PRINTERAMA INC.

11A Neilson Avenue

St. Catharines

L8M 5V9

(see our ad this page)

688-0222

RESTIGE PRINTING HOUSE

Young Street

Hamilton

BN 1T9

522-9545

THE SERVICE LETTER SHOP

Division of R.T. Kelly Inc.

27 Main Street E.

Hamilton

L8M 3E5

(see our ad page 116)

525-3619

MOGGRIDGES PRINTERAMA INC.
Fine Colour Lithographers
• Art/Photo-Typesetting Services
• Xerox Duplicating
• Bindery Services
688-0222
11A Neilson Avenue
St. Catharines

STIRLING PRINT-ALL

374 King Street E.

Hamilton

L8N 1C3

(see our ad this page)

525-5467

WADE REPRODUCTION SERVICES INC.

302 - 71 King Street

St. Catharines

L2R 3H7

685-7381

Besides the annual Roster, we publish a variety of brochures dealing with areas such as life insurance and paving. Single copies are free to the public.

The Better Business Bureau does not endorse products or services; neither does it suggest that the firms listed in this book are the only ones in the distribution area able to meet its standards.

HAMILTON OFFSET SERVICE LIMITED

Service and Sales -
Rebuilt & Used Equipment

43 GLEN ROAD
HAMILTON, ONT.

523-0652

PRINTING SUPPLIES & SUPPLIERS

HAMILTON OFFSET SERVICE LTD.

43 Glen Road

Hamilton

L8S 3M6

(see our ad this page)

523-0652

PRODUCE — RETAIL

BURLINGTON FRUIT MARKET

157 Plains Road E.

Burlington

L7T 2C4

(see our ad inside cover)

637-0111

GAL FOODS

Suite 300, 20 Jackson Street W.

Hamilton

L8P 1L2

(see our ad inside cover)

527-1977

LOVE PRODUCE DISTRIBUTORS

Suite 300, 20 Jackson Street W.

Hamilton

L8P 1L2

(see our ad inside cover)

527-1977

PROPERTY MANAGEMENT

JOHN DYDZAK ENTERPRISES

108 - 400 East 42nd Street

Hamilton

L8T 3B1

385-1405

PUBLIC RELATIONS

B.W. GILLESPIE ASSOCIATES LTD.

603 - 15 King Street W.

Hamilton

L8P 3A3

527-7055

PUBLISHERS & REPRESENTATIVES

ALFIN PUBLISHERS LTD.

237 Locke Street S.

Hamilton

L8P 4B8

527-5410

TRADER PUBLICATIONS

207 - 1059 Upper James Street

Hamilton

L9C 3A7

387-2800 or 387-2443

SPA

let

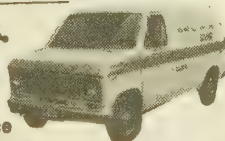
STIRLING PRINT-ALL

solve your printing problems.

525-5467

Free Pick-Up and Delivery • Same Day Service

374 KING ST. E., HAMILTON (1/2 block west of Victoria Ave.)



COMPLETE
PRINTING
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PRINTING
SERVICE

TIPS ON PLUMBING

MAINTENANCE SUGGESTIONS FOR THE HOME

1. Do not use the toilet as a garbage disposal. Plumbers indicate that disposable diapers and feminine hygiene napkins are also a real problem in clogging drains.
2. Do not use the sink for disposing of thick grease, coffee grounds, tea leaves and vegetables. Hot grease is the worst offender because it solidifies when it touches the cold pipes.
3. Do not wash debris into floor drains; keep perforated catch basin cover in place.
4. Do not allow hair or lint to be washed down the basin drain. Clean sink, shower and bathroom screens regularly to prevent build up of hair and lint.
5. Do not mix cleaners and bleaching agents to clean fixtures; they are dangerous.
6. Try not to use over-the-counter chemicals to unplug drains. It very often doesn't work, and the chemical may damage your pipes or cause chemical burns.
7. To clear a plugged toilet, try a plunger, then a toilet auger. Generally any blockages in the bowl will be gripped by the auger or plunger and pushed through the trap into the drain pipe or brought out through the bowl when the auger is removed. If unsuccessful, call a plumber.

WHAT TO DO IF:

1. **Leaking hot water tank:**
Turn thermostat on hot water heater to "off" position. Turn water shut-off valve to the "off" position, then call a plumber.
2. **Leaking water pipe:**
Make sure you know where your main water valve is located in your home. Turn to "off" position and call a plumber.
3. **Gas odour:**
Call the gas utility department immediately if the smell is strong or if you are feeling dizzy.
4. **Plugged drain:**
Before calling a plumber, isolate the

problem. Check downstairs to see if water is backing up from the floor drain.

MAIN REQUIREMENTS OF PLUMBING REGULATIONS

1. All plumbing installations must conform to provincial regulations.
2. Piping and fittings shall meet required specifications.
3. No person shall construct, reconstruct, replace, alter or extend a plumbing system until a permit to do so has been obtained from the Plumbing Inspection Office. The permit is a permission — not a guarantee of quality.
4. No part of the plumbing system shall be covered until inspected and approved.
5. No fixtures may be placed more than five feet from the main stack without being vented.
6. A water closet shall not be installed in any room in which there is no window opening to outside unless the room is provided with a fan.
7. Cleanouts must be placed in the following locations:
 - a) at or near the foot of each venting stack,
 - b) at the wall through which the building drain leaves the building unless the waste with a cleanout is within ten feet from the wall.
 - c) in horizontal drainage pipes not more than twenty feet apart.
8. The building drain must be a minimum of three inches in diameter.
9. All waste drainage pipes shall have a minimum grade or pitch of $\frac{1}{8}$ inch per foot on four-inch or larger diameter pipes and a minimum of $\frac{1}{4}$ inch per foot on three inch or smaller diameter pipes.

GUIDE FOR WATER HEATERS AND SEPTIC TANKS

Hot water heaters may have galvanized glass lined, stone lined or bronze tanks. Glass or stone lined are superior to the standard galvanized type and may carry a ten year warranty. Bronze is best and may carry a twenty year guarantee but is the most expensive. A family of up to five persons requires a minimum twenty-two gallon water heater and a family of more than five persons requires a thirty gallon heater.

SEPTIC TANKS FOR ACREAGES OR FARMS

Number of Bedrooms	Minimum Working Capacity of Septic Tanks in litres (gallons)
2 or less	1800 l (400) gal.
3	2045 l (450) gal.
4	2700 l (600) gal.
5	3400 l (750) gal.

SELECTING A PLUMBING CONTRACTOR

Points to Consider:

1. First, is this firm a bonafide plumbing contractor? There are many untrained "Jack-of-all-trades" masquerading as licensed journeymen or master plumbers who may not even be qualified to make a simple pipe or gas connection. Look out for these people. Check with the Better Business Bureau or ask for references.
2. In doing renovations or building a new home, always get two or three estimates before deciding. To be safe, have your final estimate in writing. Don't be deceived by a lower than average bid. It may be loaded with hidden, extra charges down the line.
3. If you require emergency type of plumbing service, save yourself some money by calling early in the day. Anticipate overtime charges if you wait until 4:00 p.m. to call a plumber. Service rates usually include travelling time to your place to the completion of the job. Try to get a reputable firm close to your area otherwise travelling time can add up.

METRIC CONVERSION

To Convert:

- 1) millimetres to inches — multiply by .04
- 2) centimetres to inches — multiply by 0.4
- 3) metres to feet — multiply by 3.3
- 4) kilometres to miles — multiply by 1.6

One-half cup of any brand of car windshield washer solvent in a gallon of water will wash and shine windows, mirrors, and chrome without any streaks.

Did you know that grapefruit rinds are good for removing stains on porcelain? Before throwing them away, rub the inside of the rind over your kitchen sink (if it is porcelain), to get rid of stains.

THE "MUSIC OF YOUR LIFE"

Weekdays and Saturdays on FM 108

Great
HITS
of the
40's & 50's

Frank Sinatra
Perry Como
Nat "King" Cole
Rosemary
Clooney
Harry James
The Mills
Brothers
Benny Goodman
Patti Page
Johnny Mathis
Peggy Lee
Jo Stafford
Eddie Fisher
Johnny Ray
Doris Day
Tommy Dorsey
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fm RADIO
108

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& Pat Murray

The music of your life is featured daily Monday thru Friday
on FM 108. The memories start at 9 am and continue till 7 pm.

SATURDAYS 6 P.M. - 9 P.M.

PUMPS & SERVICES

THE PUMP MAN
P.O. Box 8263
Dundas
L9H 5G1 526-1842 or 637-2493

RADIATORS

HAMILTON RADIATOR SERVICE LTD.
1028 Upper Wellington Street
Hamilton
L9A 3S3 388-3434

HAMILTON RADIATOR SERVICE LTD.
P.O. Box 3760, Station C
Hamilton
L8H 7N1 549-4181

HAMILTON RADIATOR SERVICE LTD.
63 Cannon Street E.
Hamilton
L8L 2A1 523-6666

HAMILTON RADIATOR SERVICE LTD.
Beach Road & Kenilworth
100 Stapleton Avenue
Hamilton
L8H 3N8 547-1548

HAMILTON RADIATOR SERVICE LTD.
2324 Queensway Drive
Burlington
L7R 3T2 632-3300

HAMILTON RADIATOR SERVICE LTD.
2411 Barton Street E.
(near #20)
Hamilton
L8E 2W9 561-6001

THE RADMAN
1011 Upper James Street, Unit #2
Hamilton
L9A 2N8 389-2271

THE RADMAN
925 Barton Street E.
Hamilton
L8L 3C1 549-4131

RADIO SALES, PARTS & SERVICES

COM-TECH RADIO INC.
9 - 4104 Fairview Street
Burlington
L7L 4Y8 637-3427

CROFT'S RADIO & T.V. LTD.
190 Main Street E.
Hamilton
L8N 1H3 522-2461

RADIO & T.V. BROADCASTING COMPANIES

BURLINGTON BROADCASTING LTD.
(FM-108)
4144 South Service Road
Burlington
L7L 4X5 681-1079
(see our ad page 119)

C.H.A.M. RADIO
2 King Street W.
Hamilton
L8N 1A3 544-5084

CKDS STEREO 95
11 Springer
Hamilton
549-2453

C.K.O.C. RADIO 1150
73 Garfield Avenue S.
L8M 2S8 545-5885

NIAGARA TELEVISION LTD.
163 Jackson Street W.
Hamilton
L8N 3A6 522-1101

900 CHML RADIO STATION
848 Main Street E.
Hamilton
L8M 1M1 549-2411
(see our ad on back cover)

RANGES

CAPLAN'S T.V. STEREO & APPLIANCE LTD.
Centre Mall
1227 Barton Street E.
Hamilton
L8H 2V4 549-3044
(see our ad page 129)

REAL ESTATE — GENERAL

CY ANDERSON REAL ESTATE
570 Brant Street
Burlington
L7R 2G8 632-8222

DAVE BROWN REALTY LTD.
49 King Street E.
Stoney Creek
L8G 1J9 662-4226

JOHN W. HARVEY REAL ESTATE CO. LTD.
1239 Main Street E.
Hamilton
L8H 2J3 549-4141

MAINSTONE REALTY INC.
720 Main Street E.
Hamilton
L8M 1K6 544-0121

C. T. MILLIKEN LTD. REALTOR
46 Park Road
Grimsby
L3M 2P3 639-2970/945-9203

ALEC MURRAY REAL ESTATE CO. LTD.
393 King Street W.
Hamilton
L8P 1B5 643-2453

PACKHAM REAL ESTATE LTD.
534 Upper Sherman Avenue
Hamilton
L8V 3M1 388-0655

PETIS DEVELOPMENTS
236 - 8 King Street W.
Hamilton
L8P 1A9 529-7169

TORTOLA REAL ESTATE LTD.
455 Ottawa Street N.
Hamilton
L8H 4A3 547-5900

REAL ESTATE & LAND DEVELOPMENT

CHAIN GATE DEVELOPMENTS LTD.
226 South Service Road
Oakville
L6J 2X5 639-2222

REAL ESTATE ASSOCIATIONS

METROPOLITAN HAMILTON REAL ESTATE BOARD
194 James Street S.
Hamilton
L8P 3A7 529-8101

TIPS ON REAL ESTATE

LAND BUYER'S CHECK LIST

Thousands of acres of land are being offered as retirement, recreational, or investment property by hundreds of developers, promoters and speculators in newspaper, broadcast and magazine advertising. Purchasers are invited to invest — sight unseen — on the "easy-payment plan" in parcels ranging from ¼ to several acres in size.

The Better Business Bureau suggests that you check the following points before you put any money down on unseen or unknown land.

IF YOU ARE PLANNING TO LIVE THERE:

Climate

- Elevation above sea level?
- Humidity, heat and cold extremes suited to your personal requirements and physical condition?

Zoning

- Are there any zoning restrictions or other construction limitations? (For instance, could an auto junkyard be started next door to your lot?)
- Check airline flight patterns.

Drainage

- Is your land under water:
 - At high tide?
 - During the rainy season?
 - When it floods?
- Are there plans to drain it?

Roads

- Are they in, paved and accepted by local authorities?
- Are they "ranch" roads (one scoop with a bulldozer)?
- Are there any roads at all?

How Far To

- Nearest bus stop? • Grocery?
- Gas Station? • Doctor?
- Dentist? • School?
- Advertised recreation areas?
- Other necessary or desirable community facilities?

Did You Check With

- Your Better Business Bureau, bank or savings institutions?
- Real estate advisor?
- Superintendent of Insurance and Real Estate?

Title & Taxes

- Sure it's clear? Will your money be held in escrow?
- Who owns mineral rights after you buy it?
- What are the present and future tax requirements?

Water

- Piped in?
- Planned to be? If so, how much will it cost you? \$_____

- Must you drill a well? How much? \$_____
- Or must you haul it in trucks? (Wells can run from \$200 to \$3000, and in some cases you may be forbidden to drill.)

Sewers

- Are they in?
- Planned? What cost \$_____
- Must you put in septic tank? Ever lived with one?
- Do local health authorities supervise septic and sewage disposal?

Other Utilities

- Electricity in; available? (In some instances, it is estimated electric power will cost up to \$90,000 to bring to remote lots.)
- Telephone in; available at all?
- Gas piped in; available? How much? \$_____
- Bottled gas? Cost? \$_____

Miscellaneous

- Have you seen the property?
- Can you see it?
- Did you "win" it? (bunk, this is a come-on).
- Will you consult your lawyer before signing?

BUYING A HOME

Purchasing a home may be the largest single consumer transaction which the average person enters into. We urge you to consult your lawyer if you have any questions or problems at any time in the transaction.

The following are certain problem areas or subjects of interest which should be pursued if applicable:

1. If you are purchasing a new home, you are entitled under the Builders Lien Act to hold back 15% of the purchase price for 40 days following completion of your home as a safeguard against claims for improvements to your property. Should a lien be filed against your home, you should immediately consult with your lawyer and resolve the situation as rapidly as possible. In any event, you should not release the holdback unless you are satisfied that no liens have been filed.
2. Provided that you satisfy the residence requirements, you may be eligible for a home owner's grant or home purchase assistance loan from the Provincial Government. For

further information you should consult with the Lending Institution providing the first mortgage on your home purchase.

3. You should check the zoning of your home and surrounding area. Zoning by-laws limit, among other things, use of land and location of buildings. You should also ensure that the home as you see it conforms with the proper legal survey of the lands and buildings. These are both matters which your lawyer can check into.
4. If you are arranging financing through a person other than a normal Lending Institution, you should ensure that they are licensed under the Mortgage Brokers Act and have met the registration requirements. Under that Act, they should provide you with a disclosure statement as to the cost of financing and other matters.
5. If you are not sure whether you are dealing with a licensed Real Estate Agent (subject to the supervision of the Superintendent of Real Estate), ask. In most instances, the person you will be dealing with will be properly licensed and trained to assist you in your home purchase.
6. If you have an opportunity, consult with your lawyer prior to signing the Interim Agreement. After the offer to purchase has been signed, you will most likely be bound by the Agreement you have made and accordingly you should proceed with caution before signing that document.

HUDAC — NEW HOME WARRANTY PROGRAM

If you are considering buying a newly built home, you should be familiar with HUDAC New Home Warranty Program. The aim of the program is to protect the buying public. The main aspect of the program is to guarantee newly built homes registered with the Program against structural defects for a period of five years. If a builder becomes bankrupt or if defects in construction vitally affect the use of your home, up to \$20,000 is available to the home purchaser. While the program encourages all reputable builders to register, registration is not compulsory. Therefore, inquire if the builder is registered. A builder can lose his registration for failure to comply with the terms of the Program. Remember only new homes (up to five years) are covered by the Program.

RECORDS & TAPES

PAKIN'S MELODY LANE LTD.
The Centre Mall
Hamilton
L8H 2V4 549-8397

SAM THE RECORD MAN
128 East Main Street
Welland
L3B 3W6 735-8880

SAM THE RECORD MAN
75 Centennial Parkway
Hamilton
L8E 2P2

RECREATIONAL VEHICLES

**BLUEBIRD CAMPING TRAILERS
SALTFLEET LTD.**
R.R.#1, Highway #20
Smithville
L0R 2A0 1-957-2112

**LIDDLE'S AUTOMOTIVE & SPORT
LTD.**
Box 350, Highway #5
Waterdown
L0R 2T0 689-8941

**NICHOLSON AUTOMOTIVE & R.V.
SERVICE INC.**
580 Dundas Street W.
Hamilton
L9J 1B1 689-7778

SICARD HOLIDAY CAMPERS LTD.
#20 Highway
Smithville
L0R 2A0 957-3344

RECYCLING PAPER

**HALTON'S RECYCLED RESOURCES
LTD.**
2364 Industrial Street
Burlington
L7P 1A1 335-2193
(see our ad this page)

**DON'T PITCH
UNWANTED PAPER
RECYCLE IT INTO \$\$**

WE PURCHASE:

- Computer Cards
- Computer Paper
- Office Paper

**SHREDDING OF
CONFIDENTIAL RECORDS**

335-2193

**HALTON'S RECYCLED
RESOURCES LTD.**

REFRACTORIES

C-E REFRACTORIES
P.O. Box 220
Welland
L3B 5P4 732-4441

REFRIGERATION

**ADRIA REFRIGERATION &
APPLIANCE LTD.**
722 Main Street E.
Hamilton
L8M 1K9 545-4727

L. T. EVANS REFRIGERATION
8407 Stanley Avenue
Niagara Falls
L2E 6X8 354-8532

**McCABE REFRIGERATION
(HAMILTON) LTD.**
1216 King Street E.
Hamilton
L8M 1G5 549-3531
(see our ad page 123)

REFRIGERATORS

**CAPLANS T.V. STEREO &
APPLIANCES LTD.**
Centre Mall 1227 Barton Street E.
Hamilton
L8H 2V4 549-3044
(see our ad page 129)

REGIONAL MUNICIPAL OFFICES

**REGIONAL MUNICIPALITY OF
HAMILTON-WENTWORTH**
119 King Street W. P.O. Box 910
Hamilton
L8N 3V9 526-4447
(see our ad page 17)

RENTAL AGENCIES

CANADIAN HOME LOCATORS
819 King Street E.
Hamilton
L8M 1B1 544-7942

RENOVATIONS

N. E. DAVIS CONSTRUCTION LTD.
555 Limerick Road
Burlington
L7L 2K5 634-0852

RENTALS — FORMALS

JERRY'S MAN SHOP
155 James Street N.
Hamilton
L8R 2K9 527-7844
(see our ad page 54)

RENTALS — MISCELLANEOUS

CHAIR MAN MILLS LTD.
470 Parkdale Avenue N.
Hamilton
L8H 5Y2 547-6600
(see our ad this page)

CREATIVE LEASING
P.O. Box 281, 350 Jones Road
Stoney Creek
L8G 3Y3 643-3098

QUEENSTON RENT-ALLS
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Hamilton
L8H 5W9 549-9794

Add months to the life of your camera film by storing it in the refrigerator. Bring the film to room temperature before using.

Paul Hamilton
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**Chair-man
mills**
limited

"More than the name implies"

470 Parkdale Avenue North, Hamilton, Ont. L8H 5Y2

RESTAURANTS & TAVERNS

AQUARIUM RESTAURANT
27 Barton Street E.
Hamilton
L8L 3C4

549-7355

BLACK FOREST INN INC.
55 King Street E.
Hamilton
N8N 1B9
(see our ad this page)

528-3538

BOHEMIAN RESTAURANT & TAVERN
Highway #5
P.O. Box 40
Waterdown
L0R 2H0

689-6013

BUDAPEST RESTAURANT AND TAVERN
7 John Street S.
Hamilton
N8N 2C2

529-2598

CASEY'S ROADHOUSE
37 Plains Road E.
Burlington
J7T 2E2

637-8243

CHAN'S CHINESE RESTAURANT
9 King Street E.
Dundas
N9H 1B7
(see our ad this page)

627-3571

CHATTERLEY'S STEAK HOUSE
39 Brant Street
Burlington
J7R 2G3

632-8278

GEORGE & MARY'S TAVERN
52 Parkdale Avenue N.
Hamilton
L8H 5X7

547-3481

EASTERBROOK'S 12 INCH HOT DOG STAND
94 Spring Gardens Road
Burlington
J8T 1J3

527-9679

GOLDEN STEER
264 Dundurn Street S.
Hamilton
L8P 4K9

528-2457

THE HILLCREST GROUP
80 King William Street
Hamilton
L8R 1A5

526-9090

HILLCREST RESTAURANT LTD.
510 Concession Street
Hamilton
L9A 1C4

385-3211

TIM HORTON DONUTS CONCESSION
770 Concession Street
Hamilton
L8V 1C8

389-7337

THE KEG RESTAURANTS
33 Bowen Street
Hamilton
L8N 3Y6

523-0993

THE KEG RESTAURANT
3106 South Service Road
Burlington
L7N 3J3

681-1810

LAKEVIEW PASTRY AND TEA ROOM
361 Brant Street
Burlington
L7R 2A7
(see our ad this page)

639-0166

MARTIN'S STEAK HOUSE
946 Barton Street E.
Hamilton
L8L 3C5

549-8829

MR. D'S
10 Yonge Street
Hamilton
L9H 1L2
(see our ad page 176)

523-1356

MOTHER'S RESTAURANTS INC.
5360 Service Road
Burlington
L7L 5L1

632-7470

lakeview pastry & tea room

CAKES FOR ALL OCCASIONS

FANCY PASTRY • SANDWICHES
MEAT PIES • MEAT ROLLS
SOUPS & SALADS

361 Brant (AT PINE)

639-0166

Lakeview Pastry & Tea Room Ltd.

Black Forest Inn Schwarzwaldhaus

Your "Rendezvous"
in Hamilton with an
Entirely New Setting

255 King Street East
Hamilton, Ontario
Telephone **528-3538**

Enjoy Delicious European
Cuisine . . . relaxing
air-conditioned atmosphere

Licensed under L.L.B.O.

A truly unique place,
created for your dining
pleasure . . .

Welcome Your Hosts
Fred & Rosa Oberreiter

McCabe Refrigeration (Hamilton) Ltd.

Domestic & Commercial Service
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- AIR CONDITIONERS
- ICE CUBE MACHINES

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1216 KING E., HAMILTON

A.M. Wright **549-3531**

陳氏酒家 CHAN'S RESTAURANT & TAVERN Specializing in Chinese Cuisine 10% DISCOUNT ON PICK-UP

- SPECIAL LUNCHEONS
 - CATERING FOR ALL OCCASIONS
 - CANADIAN FOODS
- AMPLE FREE PARKING

ENJOY THE RELAXING
ATMOSPHERE OF OUR
RESTAURANT
LICENSED UNDER LLBO

CALL US FOR AREA
WIDE DELIVERY

627-3571

49-1/2 KING E. DUNDAS

OPEN MON - THURS 1130 AM - 1 AM
FRI & SAT 1130 - 2 AM
SUN 1130 AM - 10 PM

CHAN'S CHINESE RESTAURANT

MOTHER'S PIZZA PARLOUR & SPAGHETTI HOUSE

1011 King Street W.

Hamilton

L8S 1L3

525-9503

MOTHER TUCKER'S FOOD EXPERIENCE

3110 South Service Road

Burlington

L7N 3J3

634-1815

SOUTH PACIFIC CHINESE & POLYNESIAN FOODS

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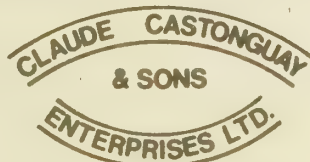
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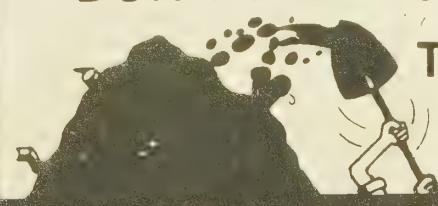
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TIPS ON STEREO SYSTEMS

AMPLIFIERS

Most stereo buyers select either an integrated amplifier (combined pre-amplifier and power amplifier) or a receiver (preamplifier, power amplifier, and tuner). The first specification that the novice should ask about is the amplifier's power.

Power output should be given on the spec sheet as so many watts rms per channel of continuous power, both channels driven. (Since you will be connecting the stereo amplifier to two speakers, it is important that you look at the per-channel figure.)

Another factor to look out for in examining power ratings on the specs is the loading at which the power is delivered. The power from an amplifier has to "drive" a speaker and the speaker puts up a natural resistance (impedance) to the power driving it. Most speakers, but by no means all, have a rated impedance of 8 ohms, but it is not uncommon to find speakers with impedance of 4, 6, or 16 ohms. This is important in determining the power output of an amplifier. Most amplifiers deliver more power into a 4-ohm load than into 8 ohms. Often a spec sheet will show two or three different power rat-

ings. Don't just look at the highest figure: look at the one that matches the impedance of the speakers you will be using.

Generally, amplifiers deliver a "cleaner" sound (one with less distortion) when they are run below their maximum output. This would suggest that it is best to have much more power available in your amplifier than you would ever require, but this may not be economical. And there is always the chance that if you turned your volume right up when playing loud source material, you could overload your speakers and damage them.

How much power do you really need from an amplifier? To answer this, you should consider some non-technical matters. First, what kind of music do you prefer? Rock and disco may require a sound level of 10db more than classical music, and that will mean a more powerful amp. Second, where will you be listening? A small, bare room will not require as much power from an amp as will a large room which is acoustically deadened by carpets, drapes, and upholstery.

Along with amplifier power, the spec sheet will probably make some mention of total harmonic distortion and intermodulation distortion. All components — tape deck or phono cartridge, amplifier, speakers — introduce some distortion, and the fidelity of a system depends largely on minimizing the amount of distortion introduced by each component. Compare the distortion specs of the various amplifiers you are considering.

Specifications, however, don't tell everything. Some listeners will be hard-pressed to hear differences in sound between amplifiers with similar power and distortion specs. And yet, amplifier A, which puts out 50 watts, may cost \$150 more than amplifier B of the same power. Why the difference in price if the specs are the same?

One reason is that many amplifiers on the market are "underspec'd" — that is, if they are rated at 50 watts, they may actually put out, say 63 watts if tested. This allows for some loss of power over a period of time so that the amp can still meet manufacturer's specs after years of use.

There are differences, too, in the quality and complexity of the components in the amplifier itself. This quality becomes evident in the longevity of the unit, the absence of service problems, and the "cleanness" of the sound delivered.

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SPEAKERS

You should know what speakers you will be using before you select an amplifier. Speakers are required to transform electrical energy into sound waves, but some are much more efficient at this than others. This doesn't mean that they are better speakers; it just means that they require less power to drive them. Speaker efficiency measures how much sound is produced by the speaker when a given amount of amplifier power is fed to it. Since speaker efficiency can range anywhere from 80 to well over 100 decibels of sound pressure, the speaker's effect on power requirements will be extremely important.

Speakers' specs are sometimes given as a minimum input (e.g., 15 watts), a maximum input (50 watts) or an output range (15 to 60 watts). These figures are not based on standardized tests — they are simply the manufacturer's recommendations for the minimum power needed to drive the speaker and the maximum power input the speaker can handle before distortion and/or overloading sets in. The minimum power needed is usually based on average listening levels; the maximum power should not be exceeded.

It is important to realize that there are no regulations on speaker specifications set by the U.S. Federal Trade Commission (whose requirements often benefit Canadian consumers). Moreover, of all audio components, speakers are probably the most impossible to judge in terms of technical specifications. Speakers, even more than amplifiers, have to be listened to.

TURNTABLES AND CARTRIDGES

Every turntable is built around an electric motor. The three most popular types are the induction, synchronous and servo motors. In general, turntables with induction motors cost the least; those with synchronous motors are in the middle price range and those with servo motors go from \$150.00 to \$500.00. There are three usual ways the drive shaft is linked to the turntable platter — belt drive, rim drive or direct drive. The direct drive is reserved for the higher priced units.

The cartridge holds the needle or stylus. Selecting the proper cartridge for your turntable is *extremely* important for good sound reproduction. Have different cartridges demonstrated to be sure that your system is performing to capacity.

BEFORE YOU SHOP

There are a few decisions you should make before you first visit a stereo store. How much do you want to spend?

Of your total budget, you should figure about 25% for the turntable, 35% for the receiver and 40% for the two speakers. A more elaborate system should break down to about 15% for the turntable, 15% for the tuner, 30% for the tape deck, 20% for the amplifier and 20% for the speakers.

A compact or single unit stereo system is usually cheaper than individual components and they take less space. However the quality of sound is usually not as good.

Always compare the many different models available in stereo stores before making your purchasing decision.

THE IMPORTANCE OF LISTENING

There is no such thing as the "best" in stereo equipment, although there are certainly degrees of "better" and "worse". What we must never forget, notwithstanding specification sheets and lab test reports, is that the consumer is looking for a system which pleases his ears most. And that element of personal taste is crucial and makes listening tests indispensable in selecting equipment. You should not buy by specs alone. You may get something quite satisfactory, but unless you do some comparative listening (and you don't have to listen to every product in the store) you will never know whether you might have preferred another amplifier or another speaker.

It is important to listen carefully and under controlled conditions before making a choice. Better stereo shops will have listening rooms where you can compare models, switching back and forth between one speaker and another. It is sometimes a good idea to listen to a very fine pair to start off with, even if that pair is out of your price range. This allows you to keep in mind a reference standard so that you can judge which of the lesser models most closely approximates it.

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TIPS ON SWIMMING POOLS

Swimming pools, especially the in-ground kind, cost a lot of money, and since they are expected to improve the value of your property (in addition to delivering years of fun and recreation) they should be looked at as a long-term investment. This means that they must be durable. Though a pool may not last as long as a house, it should outlast several automobiles. But there is more to getting a good-quality pool than simply paying the highest price. What are some of the choices that face the consumer who is shopping for a swimming pool?

QUALITY

If you are trying to cut corners on the cost, there is one thing to remember. The size and number of the accessories and the deck finish are the most visible parts of the pool, but underground is where trouble is most likely to occur — and where it will be most expensive to correct. So, while you may choose to compromise on above-ground accessories and fittings, you should never compromise on structural components. If you cannot afford a well-built large pool, buy a well-built smaller pool.

PLUMBING AND FITTINGS

The philosophy here is simple: even the remotest possibility of a leak underground should be avoided. This is done partly by using only nonferrous pipes and fittings underground. But the qual-



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Swimming Pool Safety Tip

- Pool decks should be constructed — or treated — with slip-resistant materials and children should not be allowed to run or play tag on them.

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of underground construction means more than just the quality of the fittings: it means proper engineering and design. As much leeway as possible should be given to accommodate any ground movement or settling that may occur. In addition, a good builder should pressure-test all pipes and fittings thoroughly before he pours. Once the cement is in, repairs become enormously expensive.

SITE SELECTION AND DRAINAGE

Since every site is different, identical pools may differ in price according to location. The cardinal rule that a pool builder must follow in constructing an in-ground pool is to make sure that the pool is sitting on undisturbed ground. Forces of movement in the earth are very powerful. Minor stresses caused by frost can be coped with, but even the strongest concrete pool cannot be expected to withstand serious settling. From time to time, subdivisions are developed so as to make it necessary to change the course of creeks, drain ponds, and take out trees. It therefore becomes very difficult for a pool builder to know where the original grade was. A pool should not normally be built on fill. This is a potential source of problems to four tons of concrete, filled with tons of water, onto unsettled land. This is especially true of lots backing onto a ravine.

Proper excavation is critical too. The concrete floor is applied to the earth bottom of the excavation (over crushed stone) which has been webbed with reinforcing steel. The walls of a gunite or dry-pack concrete pool consist of concrete applied directly to excavated earth, so it is important that the ground be properly shaped to take the pool.

Along with proper excavation goes proper drainage. Otherwise hydrostatic pressure in the pool could cause cracking when the pool is empty. This problem can be averted by installing crushed stone under the floor of a concrete pool to relieve the pressure, as well as by providing a main drain and a hydrostatic relief valve. A pump may also be needed to get rid of ground water that gathers below the pool and builds up pressure.

CONCRETE POOLS

For decades concrete has been the most popular pool building material. Concrete has excellent compressive strength — it doesn't squeeze easily —

and fair tensile strength (twist resistance), but its tensile strength is improved by using reinforcing steel bars running through the concrete.

There are three basic methods of getting concrete into the shape of a swimming pool: pouring into forms, guniting, and dry packing.

A poured concrete pool involves building wooden forms for the bottom and walls, and pouring the concrete in. Vibrators are normally used on the concrete as it is poured to compact it.

Dry packing is another way of applying concrete. After the walls and floors are shaped and reinforced, the builder applies, usually by shovel, the concrete onto the base and sides, working up from the floor. If the mix is stiff enough, and the workers sufficiently skilled, then sufficient compaction can be achieved.

Gunite is a technique in which a cement and sand mix, either wet or dry, and sometimes with a stone aggregate, is mixed and blown by machine under pressure onto a surface. Because of the pressure and consistency of the mixture, the gunite material sticks to the earth surface prepared with reinforcing bars. Since the concrete is mixed at the site, the quality of concrete depends greatly on the skills of the machine operator. Because no forms are needed, gunite pools offer a great selection of shapes and sizes.

FINISH

There is no such thing as a permanent finish for concrete pools to the extent that it will last forever, but some types do last longer than others.

Marbelite, a white medusa cement with marble dust mixed in, produces a bright white finish and has an estimated lifespan of some 8 to 10 years.

There are also various kinds of paint finishes, which vary in price and durability. Among them are chlorinated rubber paints, latex-based cement paints, vinyl-based paints and epoxy paints.

VINYL LINER POOLS

Concrete pools are designed to resist pressure through massiveness and strength. A vinyl liner pool, on the other hand, is designed to flex with the pressures, and the upper components of the pool — vinyl and steel — are flexible.

In this type of pool, the actual water-holding device is the vinyl liner which rests on a shell composed of the bottom and the steel sides. The manufacture of these liners is critical, for sections of

vinyl (the best ones are over 30 mil thick) must be heat seamed together carefully, and the whole liner properly shaped.

The liner is fitted into a pool shell that has been specifically built to accommodate it. Careful workmanship on the part of the pool builder is required to assure that the shell is within specified tolerances so that the fit is a good one.

Vinyl liners can usually be expected to last 10 years or more and can be replaced. Replacement costs run about 15%-20% of the original cost of the pool. Manufacturers' warranties on vinyl liners usually are for 10 years. There is a difference too between a full warranty and a pro-rated warranty. Liners can be patched and repaired, although this depends on the severity of the deterioration and the liner's overall condition.

KNOW YOUR BUILDER

Since the care and knowledge with which the components are assembled is at least as important as the quality of the components themselves, you should know your builder, at least by reputation. Investigate the company's record with the Better Business Bureau.

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TIPS ON TELEVISION SALES AND SERVICE

SHOPPING FOR A SET

Although the manufacturer stands behind his set through the warranty, a reputable dealer can also go far in helping to assure you of satisfaction. It's often true that television reception in a store isn't as good as it will be in a home, away from the many sources of interference, but the dealer should be able to demonstrate a reasonably good picture to help you with your choice. He should also have a sufficient variety of models to give you a good selection.

Select your set carefully with an eye to crispness and sharpness of picture, pleasing colour tones and lack of distortion. Don't select by picture alone; turn the sound up to determine whether it is well balanced and pleasing, particularly in musical passages. Watching titles or commercials on the screen is a good test. Written matter should be crisp and easily legible, and titles shouldn't "run off the screen" so that the first and last letters of a screen-wide title become invisible.

As an aid in choosing the right size television, it's a good idea to measure the distance you will sit from the television set at home and stand at about that same distance from the sets in the store. The salesman should explain the set's controls and any special features.

But try tuning the set yourself to determine how easy it is to bring in a good picture.

PAYING FOR YOUR TELEVISION

After you have selected the television set you want and have decided which dealer you want to buy it from, there is still one other decision you should make: how should you pay for your new television. You may want to finance it through the store itself, or perhaps go to a bank and borrow as much money as you need. On the other hand you may want to pay cash for it. There are benefits to each of these alternatives.

If you decide to finance, select the arrangement that is best for you. Credit costs money. It is a good idea to borrow only as much money as you need and to repay it as rapidly as possible. Remember, it is a good idea to shop for your financing as carefully as you shop for your television.

WARRANTIES AND SERVICE POLICIES

The warranty is an important feature of your new set, and it varies from one product brand to another and even from dealer to dealer. The basic minimum manufacturer's warranty on a black-and-white set is 90-day coverage of all parts except the picture tube, which is warranted for one year. For colour sets, parts are covered for a year and the picture tube for two years. But there are many manufacturers — and dealers — who improve on this minimum. Some sets are sold with warranties which include labour for 90 days to as long as a year, so that repairs during the initial period cost nothing at all. Be certain that you understand the terms of the warranty, which should be clearly stated in writing. Be sure to save the sales slip or owner warranty certificate, if supplied, as proof of date of purchase. Be sure to register your warranty by following the procedure in your instruction book.

A *service policy* is an extension of the warranty for which you pay extra. It's simply a form of insurance, generally covering all repairs for a specific period of time. Some service policies also cover installation and set-up.

SERVICE

When you have trouble, you may be able to avoid an unnecessary service call by making these simple checks:

1. Make sure the power cord is plugged in.
2. Be certain the antenna lead-in wires

are securely fastened to the terminals at the back of the set and that the bare antenna leads aren't touching each other.

3. If the set has no sound or picture, push the circuit-breaker button at the back of the set, if your receiver has such a device. Refer to the instruction book to locate it.
4. If the sound is normal but you have no picture, turn up the brightness control and try another channel. It may be the station's fault.
5. If the picture is normal and you have no sound, adjust the fine tuning and the volume control. Try another channel.
6. If there's no colour, adjust the colour and fine-tuning controls. Change channels — you could be watching a black-and-white show.
7. If faces are green or red or purple, adjust the tint control.

If you do have to call for service during the warranty period, call the dealer from whom you bought the set. He'll either have the repair done by his service department or recommend an authorized service agent. If you have moved to another area, consult the yellow pages to find the authorized service dealer for the brand you own.

If the warranty has expired and you need service, be certain to select a technician with a good reputation. Your neighbours' experiences often serve as a good guide. Beware of service shops which advertise unbelievably low rates for a service call. No honest service dealer could stay in business at such rates.

If you have a portable television set, you generally can save time and money by bringing it to the service shop. Consoles may require a visit to your home by the technician. Modern consoles are designed so that most repairs can be made in your home, but sometimes the technician must take your set to the shop. Because he usually doesn't know the nature of the trouble, he often can't make an estimate until it is tested in the shop. However, you can request that he phone you with an estimate of the cost of repairs, and when you can expect the set to be returned. All this should be done before he goes ahead with the repair. If you decide not to have the set repaired, you still owe the technician for the time spent in making any calls to your home and diagnosing the trouble.

When the repairs are made, the technician should give you an itemized list of charges for parts and labour and a

guarantee on the repairs he has made. Upon request, he should return to you the faulty parts he has replaced (except the picture tube).

CHECKLIST

In Selecting a Television Set, Remember:

- There's an extremely wide variety of screen sizes and cabinet types available, so you may carefully choose the one which best meets your needs.
- Screen sizes are generally identified by corner-to-corner (diagonal) measurement.
- Colour sets are much more complex than black-and-white, but new improvements make them almost as simple to operate.
- If there are UHF channels in your area, select a set with simplified UHF tuning.
- Select your dealer with care on the basis of his reputation and the variety of models he can demonstrate.
- Even though the set you choose has a built-in antenna, you may require an outdoor antenna. An inadequate antenna system can spoil your enjoyment of the best television receiver.

About Service

- The warranty is an important feature of your set. Be certain that you understand the terms, because not all warranties are alike. Know whom to call for warranty service. Fill out and return warranty registration card included with the set.
- Before calling for service, make a few common-sense checks which may avoid a service call.
- Avoid service organizations advertising ridiculously low prices.
- Select your service technician with care. Insist on an estimate before giving your okay for expensive repair jobs.

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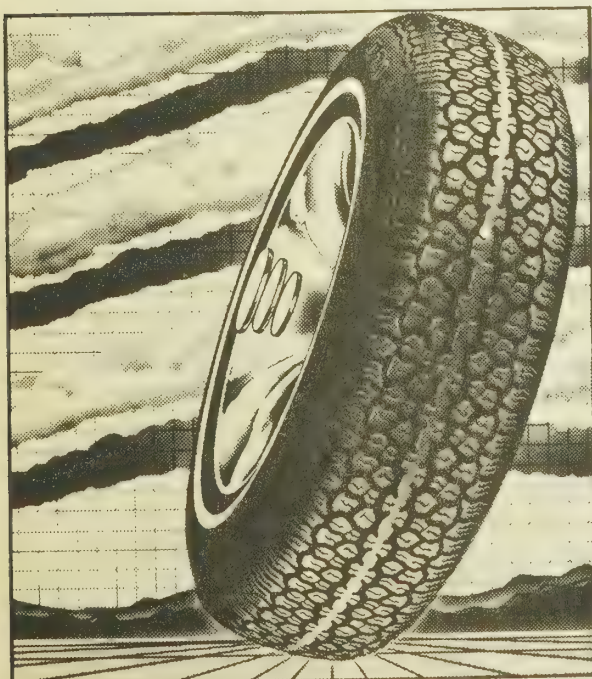
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**OUR PREMIUM
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While everyone else was redesigning the car — Firestone redesigned the tire. The 721 Metrix steel belted radial designed:

- FOR YEAR-ROUND TRACTION — The aggressive block-style tread incorporates deep cross slots that channel water and snow out to the sides, leaving the tread clean for maximum traction and virtually eliminates winter tire change-over.
- FOR SUPERIOR ROAD HANDLING AND FUEL ECONOMY CHARACTERISTICS.
- FOR MOST CARS ON CANADIAN ROADS.

AND IT ALSO HAS NO-CHARGE SERVICES.

Like the 721® Fuel Fighter®, the new 721 Metrix offers No-Charge alignment, balancing and tire rotation every 8,000 km, if necessary, for as long as the tires are on your car. Ask your Firestone Store manager or participating dealer for details.

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Hamilton
L8L 4M1 527-3818

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546 Burlington Street E.
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L8L 4V4 523-0533

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ANCASTER TRAVEL SERVICES
61 Wilson Street W.
Ancaster
L9G 1N1 648-4483

APPLEBY TRAVEL SERVICE
826 Queenston Road
Stoney Creek
L8G 1B1 560-1440
(see our ad this page)

BAR-LO TRAVEL
1030 Upper James Street
Hamilton
L9C 6X6 389-1331

BELMONT TRAVEL LIMITED
798 Concession Street
Hamilton
L8V 1C9 387-4422

IVY BUTTRUM TRAVEL
116 Emerson Street
Hamilton
L8S 2X8 523-8343
(see our ad this page)

FANS AWAY TOURS INC.
136 James Street N.
Hamilton
L8R 2K7 528-5748

KLAUS TRAVEL SERVICE
303 King Street E.
Hamilton
L8N 1C1 525-3273

**KRUISE & PULLEN LTD. TRAVEL
SERVICE**
Pine Street N. Shopping Centre
Thorold
L2V 3Y7 227-5297
(see our ad this page)

**KRUISE & PULLEN LTD. TRAVEL
SERVICE**
287 Main Street W.
Box 175
Port Colborne
L3K 5J8 834-7666
(see our ad this page)

LAWSON TRAVEL
418 John Street
Burlington
L7R 3Y3 632-1551

MAC TRAVEL
6 Brucedale Avenue W.
Hamilton
L9C 1C2 385-4067 or 385-4321
(see our ad this page)

MARLIN TRAVEL
2 King Street
Hamilton
L8P 1A1 523-8000

MOUNTAIN TRAVEL SERVICES
402 Concession Street
Hamilton
L9A 1B7 388-3487
(see our ad this page)

OSCAR'S TRAVEL AGENCY
357 Barton Street E.
Hamilton
L8L 2X8 522-1421

PRESTIGE TOURS
310 - 237 Locke Street S.
Hamilton
L8P 4B8 528-8289

SKYVIEW TRAVEL LTD.
460 Brant Street
Burlington
L7R 2G4 639-0830

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23 King Street E.
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"Friendly, Personal Service."
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639-8006

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639-5594

5111 New St., Burlington



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287 MAIN STREET WEST, BOX 175
PORT COLBORNE, ONTARIO, CANADA
L3K 5V8
TELEPHONE: 416-834-7666



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SERVICES**

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WATERDOWN TRAVEL
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OR 2H0

689-7388

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Hamilton
L8N 1A4

525-3343

TIPS ON TRAVEL AGENTS/ WHOLESALE

An appointed Travel Agent is approved by I.A.T.A. (International Air Transport Association). Such an agency must submit to I.A.T.A. a sworn financial statement, proof of ability and experience to generate passenger transportation, sales and services. Once approved, an agency may then be appointed by any scheduled airline and will be certified to carry I.A.T.A. ticket stock.

Wholesalers and Tour Operators arrange packaged tours: hotels, transfers, sightseeing — whether the tours be by bus, sea or air. Travel Shops and appointed Travel Agents also sell Wholesalers' packaged holidays, although it's the choice of the Travel Agency which Wholesaler/Tour Operators they use.

The above travel services come under the Ministry of Consumer and Corporate Affairs. All segments of the Travel Industry are required, by law, to be registered and licensed by the Registrar's Office.

All licensed Travel Agents/Wholesalers are required to submit a semi-annual report and contribute to the Travel Assurance Fund, plus an annual registration fee.

A consumer, having any doubts to an agency's ability and business reputation has several ways to determine whether to use one agency or another.

1. Is the Travel Agent/Wholesaler licensed to carry on business?
2. Is the Agency an appointed I.A.T.A. Travel Agent?
3. Does the Travel Agent/Wholesaler belong to A.C.T.A. (Alliance of Canadian Travel Associations), A.S.T.A. (American Society of Travel Agents) or any officially recognized Travel Society?

4. Travel Agencies are in business to give service. It is this service that the consumer must recognize and determine whether the agency's services are up to professional standards in the business community.

Call your Better Business Bureau — "Investigate Before You Invest". They can tell you if there are any complaints which have not been rectified, or if there are repeated consumer reports to the Bureau against an Agency.

TREE SERVICES

A & A WEED & TREE SPRAYING
1202 Bellview Street
Burlington
L7S 1C7

637-9894

BESWICK TREE SERVICES LTD.
1228 Wilson Street E.
Hamilton
L8S 4K5
(see our ad this page)

529-5612

TROPHIES

FELLOWSHIP REPAIRS
221 Main Street W.
Hamilton
L8P 1J4
(see our ad this page)

529-4111

SUPREME TROPHIES
401 Wilson Street
Ancaster
L9G 2C4

648-1624

TRUCK REPAIRS

To cut hard butter, cover the blade of a knife with waxed paper and it will slice cleanly.

Beswick **TREE SERVICE LTD.**

FOR A COMPLETE AND QUALIFIED TREE CARE




Established in 1950
Removing · Pruning · Feeding · Spraying

**FULLY INSURED
FREE ESTIMATES
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L8E 2Z4

561-7861

EVELEY ALIGNMENT & SPRING LTD.
2814 Barton Street E.
Hamilton
L8E 2J9

561-3244

TRUCK SUPPLIES

ARTIC TRAVELER
1416 Graham's Lane
Burlington
L7S 1W3

637-3468

STANDARD ENGINES
325 Millen Road
Stoney Creek
L8H 7P2
(see our ad page 67)

561-1315

TRUCK, TRAILERS — SALES, SERVICE & LEASING

INTERNATIONAL HARVESTER CANADA
208 Hillyard
Hamilton
L8N 3S5

549-5231

INDEPENDENT TRUCK SERVICES
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Casablanca Blvd.
Grimsby
L3M 4E8

945-2278

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242 Main Street E.
Hamilton
L8N 1H5

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*Complete Jewellery
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Engraving & Watch Band
Shortening Etc.*

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PHONE: **529-4111**

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Hamilton
L8P 4S1 528-9811
(see our ad this page)

MONTREAL TRUST COMPANY
31 Main Street W.
Hamilton
L8P 1G9 528-9871

NATIONAL TRUST CO. LTD.
11 Main Street E.
Hamilton
L8N 1E7 526-1200
(see our ad this page)

TRUSTEES

TOUCHE ROSSE & CO.
Suite 800 - 4 Hughson Street S.
Hamilton
L8N 3Z1 527-1147
(see our ad page 23)

HAMILTON'S FULL SERVICE TRUST COMPANY

- chequing & saving accounts
- U.S. savings accounts
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Income Trust
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SINCE 1898

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526-1200

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L9H 1C4 529-7001 or 627-1823

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620 Welland Avenue
St. Catharines
L3M 5V4 1-685-5494

TREND SETTER SALES
332 Jones Road, Unit 5
Box 5, Group 2
R.R.#2
Stoney Creek
L8G 3X5 643-4157

TYPESETTING

STIRLING PRINT-ALL
374 King Street E.
Hamilton
L8N 1C3 525-5467
(see our ad page 117)

TYPEWRITERS — SALES & SERVICE

TRI-TYPE TYPEWRITERS
195 Plains Road E.
Burlington
L7T 2C4 637-6077
(see our ad this page)

WILKINSON TYPEWRITERS & OFFICE MACHINES LTD.
1605 Main Street E.
Hamilton
L8H 1C4 547-2907
(see our ad page 150)

TRI-TYPE Typewriters

- SALES
- SERVICE
- RENTALS

NEW AND RECONDITIONED
ROYALS — REMINGTON
SCM — IBM

WHITE OAKS PLAZA
195 PLAINS ROAD EAST
BURLINGTON, ONTARIO
637-6077

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12 Walnut Street E.
Hamilton
L8N 2K7 522-4651
(see our ad page 65)

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AMITY GOODWILL INDUSTRIES
225 King William
Hamilton
L8R 1B1 526-8481

ARTISTIC UPHOLSTERY BY TREND
221 Kenilworth Avenue N.
Hamilton
L8H 4S3 549-8590
(see our ad this page)

BEDEIR'S FURNITURE & UPHOLSTERY CO. LTD.
1254 Plains Road E.
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L7S 1W6 637-5405
(see our ad this page)

ARTISTIC UPHOLSTERY BY TREND

"Our Customers recommend us to their friends"

- Best value for your money
- 48 months guarantee
- Efficient service

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Burlington, Ontario L7S 1W6
637-5405

CENTENNIAL FURNITURE & UPHOLSTERING LTD.
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Mississauga
L4W 1E3 625-1414/637-5493
(see our ad this page)

CROWN UPHOLSTERY INC.
9 - 11 Kent Street
St. Catharines
L2S 1C9 688-3462

JOHN McCONACHIE UPHOLSTERING
R.R. #1
Waterdown
L0R 2H0 689-8127

ONTARIO CUSTOM UPHOLSTERY
90 Basaltic Road
Maple
L0J 1E0 661-9247

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35 Sanford Avenue S.
Hamilton
L8M 2G5 527-0914

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55 John Street N.
Hamilton
L8J 3E4 522-6611

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BEAM CENTRAL VACUUM CENTRES
905 Queenston Road
Hamilton
L8G 1B6 560-5050
(see our ad this page)

CANA-VAC (PROVINCIAL PRODUCTS)
2820 Barton Street E.
Hamilton
L8E 2J9 560-0603

RE-UPHOLSTERING BY CENTENNIAL Call the Experts

- rebuilding
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No Gimmicks... Just Old Fashioned Service

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(see our ad this page)

BEAM CENTRAL VACUUM SYSTEMS INC.
905 Queenston Road
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L8G 1B6 560-5050
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2820 Barton Street E.
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RESIDENTIAL/COMMERCIAL

Canadian Made

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PROVINCIAL PRODUCTS
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VACUUM SYSTEMS

TRUST BEAM

AVOID COSTLY
MISTAKES—BUY
DIRECT AND SAVE!

*SPECIALLY
DESIGNED FOR
ALL EXISTING
HOMES!

OUR
EXCLUSIVE GUARANTEE
"MONEY BACK IF NOT
100% THRILLED
AND DELIGHTED"

INDUSTRIAL
STRENGTH
SUCTION!

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1390 PLAINS RD.,
(Just W. of Brant Rd.)

JUST PLUGS
INTO WALL

30 FT. ULTRA-LIGHTWEIGHT HOSE



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Central Vacuum Centres

OVER 100,000 SOLD • WORLD'S LEADING EXPERTS
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HAMILTON • KITCHENER AND COAST TO COAST

PROVINCIAL PRODUCTS

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Hamilton
L8E 1V6 560-0603
(see our ad page 141)

VARIETY STORES

AMITY ASSOCIATION OF HAMILTON
225 King William Street
Hamilton
L8R 1B1 526-8481

FRANCIE'S VARIETY
392 Concession Street
Hamilton
L9A 1B7 383-7607

SALVAGE'S VARIETY
315 York Blvd.
Hamilton
L8R 3K5 529-4620
(see our ad this page)

SILVER DOOR VARIETY
2366 Barton Street E.
Hamilton
L8E 2W7 578-1500

VARIETY & SMOKE SHOP
100 Main Street E.
Hamilton
L8N 3W4 527-2200

SALVAGE'S VARIETY

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OPEN 365 DAYS A YEAR
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29 YEARS OF COMPLETE
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HAMILTON AUTOMATIC VENDING
CO.
377 Gage Avenue N.
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L8L 7B1 547-4100
(see our ad this page)

VIDEO & VIDEO RENTAL

THE MOVIE PLACE
3300 Fairview Street
Cumberland Square
Burlington
L7N 3N7 632-2922

REMI'S T.V. AND STEREO
160 Melvin Street
Hamilton
L8H 7P7 545-5213
(see our ad page 134)

TAKE ONE VIDEO
300 Welland Avenue
St. Catharines
L2R 7L9 688-5454

THE VIDEO STATION
469 Brant Street
Burlington
L7R 2G5 639-1913
(see our ad page 143)

TIPS ON
VIDEO SYSTEMSTHE HOME VIDEO
REVOLUTION

The past five years have seen an "electronic explosion" in products that can turn the family television into a home video system. Foremost are videocassette recorders (VCRs) and a dizzying array of accessories and options. Research the available products and services carefully before joining the video revolution, suggests the Better Business Bureau, to get better buys for years of enjoyment.

A VCR can tape programs on the air now and play them back at a later time. The machine will tape a TV program while its owner is away, asleep or watching a different channel.

Like any evolving electronics product, there are undoubtedly new refinements and features ahead for VCRs. Experts agree, however, that the basic equipment will not be changing radically.

SHOPPING THE OPTIONS

Even though new VCRs with added features keep coming onto the market, there may still be some excellent buys in older models. Visit the showroom of a reputable dealer and get a demonstration of the various options. Machines without variable speeds, slow motion, freeze-frame or fast-forward tape display are less expensive.

Prices also vary on playing time of cassettes, number of shows that can be pre-programmed to tape and the number of days in advance it can be programmed. Consumers should decide which features fit their viewing interests and their checkbooks.

There are two basic formats of videocassette recorders — Beta and VHS (video home systems). Regardless of the name brand of a machine, it works on one of these two incompatible systems. Beta cassettes will not work in a VHS machine and vice versa. If a potential buyer is planning to swap tapes with friends who own VCRs, it's necessary to purchase the same system format.

A VCR is sophisticated electronic equipment, but it's designed for easy hook-up to a television and antenna. To protect the investment, read the instruction book carefully and follow its directions for maintenance. As with an audio recorder, the recording heads of a VCR are vulnerable to dirt and wear. Products to keep the heads clean are available commercially.

Most VCRs come with a 12-month warranty on all parts and three months' coverage on labour. Get all the details of the warranty coverage before buying. Many dealers also offer service contracts to deal with difficulties after the warranty runs out.

VCRs are too complex for most consumers to repair and attempting to do so may void the warranty. Even most television repair firms do not service VCRs, though this may change in the future. A repair contract with an authorized dealer may be good insurance against problems. Make sure it is clear which services are covered and which are excluded.

BUYING AND RENTING CASSETTES

Because of the popularity of VCRs, there are now stores and mail-order clubs to rent and sell prerecorded videotapes of movies and other programs. The clubs offer VCR owners a way to rent or build a home library of tapes inexpensively.

Club members sign a contract when they join. Read it carefully, understand the fine print and ask about the member's obligations. Most of these clubs are reputable, but shady businesses tend to crop up in any new field.

An extra measure of caution is suggested when dealing with mail-order firms. Before giving them a credit card number to charge a transaction, write for their literature or catalogue. If you are in doubt about a company, contact the Better Business Bureau for a reliability report on the firm.

If a deal sounds too good to be legal, it may not be. Some videocassettes are "pirated", unauthorized tapes that violate the copyright laws. If the legitimacy of an offer is questionable, don't become involved.

With a little advance research, the smart consumer can purchase quality equipment and tapes as well as reliable service for expanded video entertainment.

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L7L 4Y8 637-2144

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L7N 3E5 634-1214

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**CAPLAN'S T.V. STEREO &
APPLIANCES LTD.**
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(see our ad page 129)

WASTE DISPOSAL

BEST LIQUID WASTE DISPOSAL LTD.
125 King's Forest Drive
Hamilton
L8T 4J8 383-0000

WATERBEDS

DISCOUNT WATERBEDS
203 Waldon Croft Cres.
Burlington
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The Video Station

North America's Largest and
Original Movie Rental Chain
— Come in and see for yourself
why we're the #1 choice.

Since 1978 over 500,000 members have joined our Video Station Movie Club. By joining our club you get to choose from the largest selection of movies available anywhere. Come in and compare our selection of video movies . . . from Nostalgia to Present. Join our club and save 50% on all movie rentals!

We also rent and sell Video Recorders and Video Games (Atari, Intellivision) and have a large selection of cartridges available.



Over 60 Video Stations in Ontario

Hamilton Mtn. Hamilton Mtn. Hamilton Mtn. Stoney Creek Burlington Burlington Dundas	Harvard Square 1059 Upper James 1120 Fennell Ave. E. Battlefield Square 469 Brant St. Skyway Plaza 60 King St. West
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THE VIDEO STATION BRINGS HOLLYWOOD TO YOUR HOME

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THE WATERBED COMPANY
838 King Street E.
Hamilton
L8M 1B4 544-6017
(see our ad this page)

WATER CONDITIONING SERVICES & EQUIPMENT

CULLIGAN WATER CONDITIONING
2419 Industrial Street
Burlington
L7P 1A6 525-9301

GILLIES GUY AQUAFINE
110 James Street S.
Hamilton
L8P 2Z2 522-7723
(see our ad this page)

SYD RUSS PETROLEUM
1033 Golf Club Road
R.R.#1
Hannon
L0R 1P0 692-4592

WATERPROOFING

**KELLY KONCRETE
WATERPROOFING**
1400 Upper Sherman Avenue
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L8W 1C3 383-4787
(see our ad this page)

**IF YOU DO IT
DO IT RIGHT!
WE REPAIR
LEAKY BASEMENTS**

- WE EXPOSE PROBLEM AREAS
- WE REPAIR FOUNDATION WALLS
- WE WATERPROOF
- WE INSTALL NEW WEEPING TILE & GRAVEL TO ENSURE GOOD DRAINAGE



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EXCAVATING
522-4751**

LIN-DALL EXCAVATING LTD.
R.R.#2
Branchton
N0B 1L0 522-4751
(see our ad this page)

REGIONAL WATERPROOFING
7060 Adams Avenue
Niagara Falls
L2G 5G8 356-6884

STACEY CONTRACTING
216 East 23rd Street
Hamilton
L8V 2X2 385-7188
(see our ad page 145)

WEDDING SUPPLIES — RENTALS

SPECIALTY CAKE SUPPLIES INC.
231 - Highway #8
Stoney Creek
L8G 1E2 662-3810
(see our ad page 145)



BASEMENTS 15 YRS EXPERIENCE

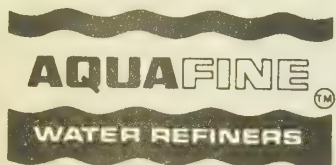
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24 HR. ANSWERING SERVICE
NO EXTERIOR DIGING

- HOMES • UNDERGROUND GARAGES • CRACKED WALLS
- FREE ESTIMATES

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**KELLY-KONCRETE
WATERPROOFING**

383-4787



Water The Way It Should
Be - Clean, Clear, Beautifully Soft

- LOW MONTHLY RENTAL
- OPTION TO BUY

**(FREE) WATER
ANALYSIS**

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BRANTFORD: 519-753-3459

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Water Quality Assoc.



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A Division of The Water Quality Assoc. Inc.
We comfort you

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OVER "20" BEDROOM
GROUPINGS ON DISPLAY

MOTIONLESS &
3D LAP MATTRESSES
CSA HEATERS



ASK ABOUT
30 DAY
HOME
COMFORT
TEST

CHOOSE YOUR
FIRMNESS, SIZE & STYLE
FROM ONE OF THE LARGEST
SELECTIONS ON DISPLAY
IMMEDIATE DELIVERY
AVAILABLE

AUTHORIZED
DEALER

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(3 Blocks W. Of Sherman)

3300 FAIRVIEW,
BURLINGTON
(Between Guelph & Walkers
Lines)

387 ONTARIO STREET, ST. CATHARINES

WEIGHT CONTROL

DIET CENTRE

100 Charing Cross Street
Brantford
N3R 2H6 759-1500

DIET CENTRE — BURLINGTON

3540 Commerce Crt.
Burlington
L7L 3L7 634-4884

DIET CENTRE — HAMILTON

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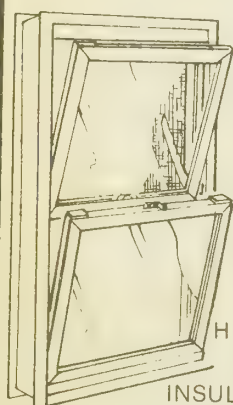


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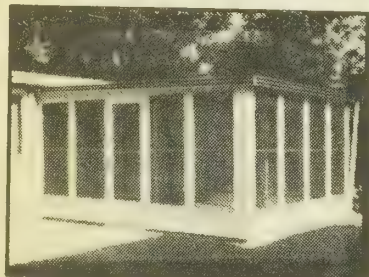
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TIPS ON DRAPERY CLEANING

INVISIBLE ENEMIES OF YOUR DRAPERIES

Occasionally draperies or curtains, just back from the dry cleaner, are found in a torn or faded condition. When this happens the housewife is apt to conclude that the cleaner has damaged them and should either replace them or make a satisfactory adjustment. Because he frequently is not at fault, this article has been prepared to give you facts as to the principal causes of drapery failure.

Today's shopper has available a huge variety of drapery fabrics and

patterns. Most of these are intended to give long, satisfactory service. However, some, like an article of fashion apparel, are created mainly for beauty rather than serviceability. It is wise to inquire about the durability of fabrics when making your selections.

In addition to the limitations of wearability in the fabrics themselves, there are various invisible enemies which are constantly attacking the fibers of the material and shortening its life.

Draperies or curtains may appear to be in perfect condition when sent for dry cleaning. Actually, however, they could be so deteriorated that even the moderate agitation necessary to remove soil would cause them to fall into shreds. When this occurs, it is not carelessness or incompetence on the part of the cleaner but rather the result of one or more of the following factors:

Sun Damage

Constant exposure to the bright, hot rays of the sun will damage the strength of most fibers. Sometimes this happens after only a few months of use. Indirect sunlight is also damaging but not to as great a degree. Lined draperies naturally resist sun damage better than unlined. However, it is poor economy to line quality drapery fabric with an inferior lining which might deteriorate long before the drapery itself.

Effect of Sunlight on Certain Dyes

When just one colour of a printed fabric is adversely affected, it is the result of the chemical action of sunlight on certain dyestuffs. Colours most frequently affected are yellow, red and chartreuse. Buying vat or solution dyed fabrics reduces this possibility.

Sun Fading

After the soil has been removed, faded or yellow streaks are often in evidence, a condition which dry cleaning will not correct. These streaks will be more prevalent in the folds exposed to direct sunlight. Upon inspection, some evidence of fabric weakness is usually found in the faded areas. The description of a fabric as "sunfast" is generally inaccurate as none is completely resistant to sun damage.

Oxidation

Fumes from chimneys, auto exhausts, furnaces, cooking, etc. contain certain chemicals which cling to curtains and draperies. When combined with humidity and oxygen in the air a mild acid forms which contributes to the discoloration and deterioration of the fabrics.

Shrinkage

Up to 4% shrinkage can be expected unless the fabric has been completely pre-shrunk. An adjustable hem that could be let down when needed could solve this problem.

Humidity

Loosely woven fabrics are affected by humidity changes. The amount of humidity in the air can cause drapery measurements to shrink or stretch.

Pigment Prints

A variety of vivid colours which are resistant to sun fading can be obtained by a process known as pigment printing. The design is printed on the surface of a fabric by means of a binder or an adhesive and does not penetrate the fibers as dyes do. The serviceability of pigment printed fabrics depends on the fabric itself as well as the method by which the pigment is applied. Some of these colours can become considerably lightened or removed altogether in the cleaning process. Inquire about limitations of some prints of this type when selecting drapery materials.

HELPFUL HINTS IN BUYING AND CARING FOR DRAPERIES

Because of the many invisible factors that might affect both the life and appearance of draperies and curtains, the retail store cannot guarantee how long they will last nor can the dry cleaner always determine what the result of the dry cleaning process will be. You, the shopper, however will benefit by remembering the following hints when purchasing draperies or curtains:

1. Buy from reputable stores.
2. Shop for quality merchandise.
3. Ask for sanforized or pre-shrunk fabrics.
4. Buy dyed fabrics that are resistant to sun fading.
5. Buy material that is properly labeled.
6. Good workmanship in the construction of draperies is as important as the quality of the fabric itself.
7. If possible, frequently rotate curtains and draperies from sunny windows to an unexposed side of the house to equalize the effect of the sun.
8. Inform your launderer or dry cleaner if your fabrics contain glass yarns, as they would require special handling. Manufacturers and testing laboratories recommend the use of a

water process with which your dry cleaner is familiar.

9. Inform your cleaner of the fibre content in your draperies or curtains.
10. Have your draperies cleaned regularly. Imbedded soil can cause light backgrounds to discolour and eventually will deteriorate fibers.

Send your draperies and curtains to reliable dry cleaners or launderers.

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(see our ad page 149)

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L8H 2Y6

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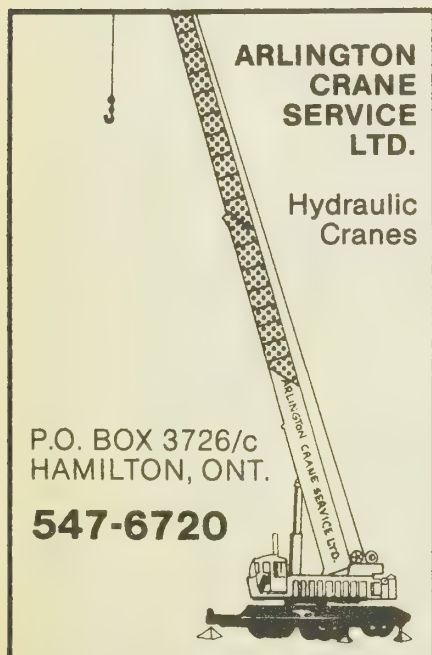
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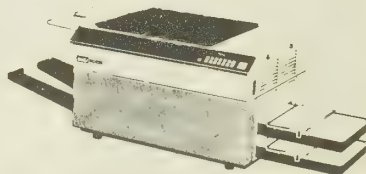
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 Better
Business
Bureau

Dog Day Night

In February you can expect some chilly "three dog nights". Do you know the origin of the expression "three dog night"?

Centuries before the invention of the electric blanket, with its practical yet impersonal warmth, the cosy comfort of a dog kept many people from the cold. Eskimos and Australian aboriginals often still indulge in this practice to survive chilly nights in the desert or the frozen north. The expression "three dog night" refers to a night so bitter that a crowd was needed to provide enough body heat to keep the bed warm.

Dog days by contrast, refer to the hottest days of the summer. The expression is derived from Roman astronomy. The constellations of Canis Major and Canis Minor are located just east of the pattern of stars which suggest Orion the Hunter to the vivid Roman imagination. Sirius, the brightest star visible from Earth, dominates Canis Major. Only 8.6 light years away from us, it is the next closest star beyond the sun. The Romans explained the extreme temperature of the height of summer as the result of the coincidence of these two huge stars being so close to this planet — and the days of the dog star became 'dog days'.

LEGAL MINUTES

"The Law, wherein, as in a magic mirror, we see reflected not only our own lives, but the lives of all men that have been!"

Oliver Wendell Holmes Jr. (1841-1935)

Minutes have been updated with the co-operation of the Ontario Ministry of Consumer and Commercial Relations, the Faculty of Law of the University of Windsor and the Better Business Bureau of Metropolitan Toronto.

Legal Minutes was prepared by the following students from the Faculty of Law at the University of Windsor:

R. Beaudoin P. Jarvis D. Hale
D. Favot M. Kelly K. Murray

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The Minutes were prepared with the thought of providing a brief statement of the law for basic informational purposes. They do not provide complete answers to specific legal problems. Readers are reminded to obtain legal advice where necessary.

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INTRODUCTION

1. CONSTITUTIONAL LAW

Both the federal parliament and the provincial legislatures have the power to make laws. The British North America Act defines the dividing line between their powers, or their jurisdictions, and it is to this area of law that the term 'constitutional law' applies.

The criminal law of Canada is the same throughout the entire country because criminal law is in an area exclusively

within the jurisdiction of the federal parliament. Education, on the other hand, is an area where the provincial legislatures alone can make laws.

The British North America Act was passed in 1867, and since then new areas such as radio broadcasting have arisen which cannot easily be related to the traditional federal or provincial spheres of power. It is one of the jobs of the Supreme Court of Canada to decide whether the power to pass laws in a new area belongs to the provincial legislatures or to Parliament.

2. STATUTE VERSUS COMMON LAW

In Canada people speak of 'the law' but did you know there are actually several different sources of law? The major distinction in Ontario occurs between the common law and statute law.

The common law refers to a body of rules created by the courts and extends back to the earliest courts of British justice system. These laws are based on custom and precedent. Precedent means that, where a case has been decided in a particular way in the past, the same decision will be reached today if the facts of the new case are the same as those of the old one.

Statute law is law passed by the Parliament or by the provincial legislature; for example, the Consumer Protection Act. Statute law replaces the common law where the two overlap.

3. CRIMINAL VERSUS CIVIL LAW

In Ontario there are two kinds of law which we hear of every day. The criminal law consists of a body of rules which the federal government has designed to protect the property and personal safety of every member of the Canadian public. When one of these laws is broken, the state, or in legal terms the Crown, prosecutes the offending party on behalf of the public.

Civil law consists of a private action or suit by one individual, the plaintiff, against another party, the defendant, who has allegedly caused the plaintiff to suffer some loss or wrong. The usual relief granted by a court in a civil matter is monetary payment or damages, but other remedies are available. It is possible for one wrongful act to have both criminal and civil implications. If someone runs a red light and strikes your car, the Crown may charge them with a criminal offence and you may sue them in a civil court for damages caused to your vehicle or person.

4. LEGAL AID

The Ontario Legal Aid Plan is designed to provide financial assistance to those who need but cannot afford a lawyer. Under the Plan a certificate is issued to those found eligible for assistance, and the individual is then free to choose any participating lawyer he wishes. In order to obtain a certificate, full disclosure of your financial position must be made. The certificate indicates that the Legal Aid Plan will pay the lawyer, and in many cases the individual will not be required to make any personal payment at all.

The Plan is available to everyone resident in Ontario and to non-residents if the problem arose in Ontario. All information is confidential and, if a certificate is granted, no one but you and your lawyer will know you are receiving assistance from the Plan. For more information contact your regional Legal Aid Plan office.

5. WELFARE

In Ontario, the welfare system is divided into short-term and long-term schemes. The long-term program of benefits is designed to provide an income for single mothers with dependent children, for the elderly, disabled or blind persons and those who are otherwise unemployable. Short-term assistance is available from municipal governments and is aimed primarily at those who are between jobs, people who are temporarily disabled and unable to work, and in some cases, students.

Entitlement to either type of assistance depends on your need and your ability to support yourself. If, upon applying for assistance, you are unhappy with the amount you are awarded or if you are found to be ineligible for benefits, you have a right to appeal the decision and you should insist on it if you feel that your complaint is worthwhile.

6. DUTY COUNSEL

Under the Ontario Legal Aid Plan, lawyers are available to assist the public each morning at most Provincial Courts. These lawyers are called Duty Counsel. If you are in jail or are appearing in answer to a summons or appearance notice, you may obtain the assistance of Duty Counsel before going before the judge. Duty Counsel will advise you of your legal rights, and, where necessary, assist you in making an application for Legal Aid.

If you wish to plead guilty, Duty Counsel will, in certain circumstances, speak to the judge on your behalf before you are sentenced. He or she will give the judge the information about your personal background and about the circumstances leading to the offence. This information will assist the judge in arriving at a fair and just sentence.

CONSUMER LAW

7. CONSUMER CONTRACTS

Whenever you have your hair cut, buy a radio or get your car repaired, you are making a legal contract of sale. You are exchanging money for the purchase of goods or services. Usually, such a contract involves only two parties, the seller and the buyer, but sometimes, as with goods which are sold on consignment, a third party may be involved.

How payment is made for your purchase does not affect the legality of the contract, but where the contract gives no guidance on this matter the law presumes that payment is due when delivery is made.

If the sales contract is broken, or if you were misled about the function or condition of the goods or were charged for goods you did not receive, you can expect fair compensation. If you just changed your mind the seller does not have to give you a refund, although many do so as a business practice. In any event, it is always wise to employ a caveat emptor, or buyer beware, approach to avoid unnecessary difficulties or costly delays. Be sure you ask the merchant about his refund and exchange policies before you agree to purchase the goods or services and, if in doubt, get it in writing.

8. CONSUMER CREDIT CONTRACT

When goods with a purchase price exceeding \$50.00 are purchased on credit, a written contract, signed by both parties, must be drawn up for the transaction to be valid. Each

party must receive a duplicate of the original contract. If this is not complied with the agreement is not binding on the buyer.

The contract must include a description of the goods, an itemized price, and details of any warranty or guarantee involved, as well as a credit statement which includes the percentage of interest to be charged.

If you are financing the purchase, you will be required to sign a security agreement which should include the credit statement. This agreement allows the company to repossess the goods in case of default in payment. However, if you have paid two-thirds of the value of the goods, no repossession can be made except by leave of a judge.

Unfortunately, there is no requirement that the contract be in layman's language and so many consumers simply do not understand what they are signing. Be sure and ask any questions which occur to you. Be aware that by signing, you may be obligating yourself to pay for goods at expensive interest rates over a long period of time. You should never sign anything until you know exactly what you are committing yourself to.

9. THE BUSINESS PRACTICES ACT

The Business Practices Act is designed to protect consumers from unfair or deceptive selling practices. The Act covers both the sale and rental of goods or services whether the transaction results from a consumer's response to an advertisement or through direct contact with a sales person.

The Act is designed to deal with two principal problems: first, where the seller makes a false representation about his product, and second, where the seller tries to take advantage of you, as a buyer, for example, where the consumer is unable to protect his own interests because of a physical infirmity, illiteracy, or an inability to understand the language of an agreement.

The Act deals with both the false or misleading misrepresentation of goods (ex. selling used goods as new goods) as well as unconscionable consumer representations (ex. a person selling the goods to a consumer who he knows or ought to know cannot reasonably be expected to benefit from its use.).

If you think that you have been the victim of unfair business practices you may confront the seller yourself or contact your local Consumer Service Bureau. In either case, you have six months within which you can give notice to the merchant that you wish to cancel the contract. This letter must be either personally delivered or sent by registered mail. You may take a merchant who refuses to comply to court, which may, in some circumstances, award exemplary or punitive damages. If the Director decides that your complaint warrants action he may enforce the sanctions of the Act by making an order prohibiting the practice or by prosecuting the offender.

10. SALE OF GOODS

When you enter into a contract to buy goods, you meet your half of the bargain by paying for the merchandise. The Sale of Goods Act specifies what the seller must do in every consumer transaction. Firstly, the seller must tell you if the goods are not new and if, for example, he sells you a demonstrator model without telling you it has been used, you have an action against him.

Where you make known to the seller the use for which the goods are required, and the goods are of the type that is within the seller's area of expertise, the seller must supply you with goods which are fit for the purpose for which you want them. If

you buy something that can be used for more than one purpose, you should ask the seller if what you're buying is suitable for the particular purpose.

If there are any defects which become apparent in the goods you may have to go to court to get your money back, unless you had the opportunity to examine the goods prior to your purchase, and the defects ought to have been revealed in such an examination.

You may seek to enforce the seller's obligations respecting an implied warranty as to quality or specific fitness of the goods regardless of anything in the contract which the seller says excuses him from the obligation. The seller may, of course, offer additional guarantees, and the safest way to make sure he lives up to these is to get them in writing.

11. PRIVATE SALES

When you buy a used article, such as a neighbour's used car, it is important to remember that he is not under the same legal obligations as a retail store owner. However, this does not mean he can sell you a car that isn't roadworthy. The courts have decided that if a private seller breaches a fundamental part of your agreement you may get your money back.

If the car doesn't run because of a serious defect, the seller is liable for any promises or representations he made to you at the time the purchase was negotiated. Such promises and representations are not required to be in writing but remember that promises are difficult to prove unless they are written down. Remember also that retail sales tax is payable on all items sold by private sale and it is the buyer's responsibility to pay it.

12. DOOR TO DOOR SALESMEN

Door-to-door selling is a common phenomenon, and because it is, there are a few things you should know about it. First, the Consumer Protection Act requires that anyone who asks you to sign a contract at a place other than his permanent place of business for the purposes of making a sale, must have a licence. This applies to persons selling goods, as well as services, and the sales person should be prepared to show you his licence on request.

If you sign a contract to purchase goods from a door-to-door sales person on credit, with a value greater than \$50.00, you have a two day period within which to have the contract rescinded without giving any reason. All you need to do is deliver a notice in writing to the seller or send one by registered mail within two days after you receive your copy of the contract, and you are thereby relieved of your responsibilities to fulfil your part of the contract. You must, of course, return the goods immediately at the seller's expense.

13. UNSOLICITED GOODS

Beware of goods or credit cards which arrive unsolicited at your door. Some companies have found that sending goods to people who did not order them is a good way of getting new customers because many people feel responsible for paying for something once they have received it. You have not made a contract of sale with the company who sent the goods, and as long as you do not send them any money the goods remain their responsibility. If you do send money, in effect you are accepting the goods, and whatever conditions of sale may be attached to them. It may be very difficult for you to get your money back. Legally, you have no obligation to pay for any unrequested goods that are mailed to you or are left at your

doorstep. The company that sends you goods cannot make you pay for them or make you return them. You have no obligation to the company for damage done through use, misuse, or theft of the unsolicited goods. It may be simplest to mark the word REFUSED on the package and return them to the seller.

If you receive a credit card you did not ask for, it is up to you to cut it up and dispose of it so that it does not fall into the wrong hands. Remember, it has your name on it, and you are responsible for any debt that is incurred by the use of it. If you have not requested it, but use the credit card for purchases, you are responsible for payment just as if you had requested it in the first place.

14. LIABILITY OF A CHILD FOR HIS OR HER CONTRACTS

Suppose a person under 18 years old makes a deal with a salesman to purchase records and then fails to make payments on them. Can he be legally forced to pay for them? Likely not, as a person under 18 does not have the capacity to make a contract unless he or she is purchasing what is called a necessary. Necessaries are things like food, clothing and shelter, things necessary for survival. A minor may therefore make a contract with anyone in order to purchase things he or she truly needs, and be expected to pay for them. For items that are not really essential, however, a minor cannot be forced to pay. When a very young child makes a contract it has absolutely no legal effect whatsoever. Merchants and salespersons should bear this fact in mind when dealing with persons under 18.

15. BAILMENT

Most people have parked their cars in a private parking lot. Generally when this happens the relationship between you and the car-park is one which is known in legal terms as bailment. You have a duty to pay for parking and the car-park must take care of your car. However, through a statement that they will not be responsible for your car's safety, the owner of the lot can remove this duty of care owed to you. That is, if your car were damaged or stolen, you would have to bear the expense of repairs.

On entering a lot you should be careful to read all the signs posted and ticket which is given to you as these are the usual methods of informing you of this exclusion of responsibility. In effect these exclusionary terms are a part of the contract between you and the car-park owner and you should know exactly what you are getting for your money.

16. CREDIT REPORTING

Most people are familiar with the term, credit rating, particularly if they have attempted to borrow money or purchase goods on credit.

Credit ratings may be obtained from a credit reporting agency by authorized personnel. The credit reporting agencies or credit bureaus are regulated by legislation and are subject to a system of licensing and supervision. As a consumer, you have a right to be told upon request whether a credit report on you is being used. You also have a right to obtain, free of charge, information pertaining to you in any file kept on you by such an agency. If you wish to dispute the accuracy of the information in the file, the agency must either confirm or correct it within a reasonable length of time. If you cannot obtain satisfaction you may bring your problem to the

attention of The Registrar of Consumer Reporting Agencies, within the Ministry of Consumer and Commercial Relations.

CREDITOR AND DEBTOR LAW

17. SMALL CLAIMS COURT I

Small Claims Court is a court designed especially for the settlement of disputes where the amount of the claim is less than \$3,000 (a \$1,000 limit applies to all of Ontario outside Metropolitan Toronto). The court is designed to be speedy, simple and fair. Factual arguments are emphasized over legal ones and it is this informality which enables you to act on your own behalf without going to the expense of hiring a lawyer, should you so desire. You may bring an action in Small Claims Court for:

- (1) A dispute over a contract, whether it be over the payment of the price or over the quality of work done.
- (2) Unpaid loans and debts.
- (3) The recovery of possession of personal property.
- (4) Many landlord and tenant problems.
- (5) Negligence actions.
- (6) Actions where a product failed to live up to its guarantee.

18. SMALL CLAIMS COURT II

If you wish to sue in a Metropolitan Toronto Small Claims Court, you must file a Claim (available from the court office) with the Clerk of the court having jurisdiction over the dispute. In determining which court has jurisdiction, you should be aware that in order to sue in a certain small claims court, the cause of action must have arisen within the boundaries of the court's jurisdiction or else one or more of the defendants must reside within the geographical boundaries of the court. The Claim sets out the names of the parties, the nature of the claim (facts and amount), and a statement of the compensation requested. A copy of the Claim is then served on the Defendant or Defendants by the bailiff of the Court (if requested to do so by the Plaintiff), or may be personally served by the Plaintiff himself. Once served with the Claim, the Defendant has 20 days in which to file a defence to the action, or else the default may be noted against the Defendant.

If you wish to sue in Peel, Durham or Vaughan Small Claims Court, you must file a Statement of Claim (available from the court office) with the applicable court. This Statement identifies the parties, and states the facts and the compensation requested. The Court then completes a summons which is served on the Defendant or Defendants by the bailiff of the court. Once served, the Defendant has 10 days to file a dispute.

Upon receipt of the Defendant's dispute, the Court will set a date for the hearing of the case. At trial, you will be required to present your case together with any supporting evidence. After both parties have presented their evidence and summed up their cases for the judge, the judge will make a decision called a judgment.

If you have won your case, it is then up to you to collect on the judgment. Several methods are available through the court to ensure that the judgment given in your favour is enforced.

19. GARNISHMENT I

If you should happen to be in debt and find that you cannot pay your creditor, your creditor has a number of

means to force you to pay the money you owe. One of these is called 'garnishment'. Garnishment can be a claim on your salary or on the money you have in a bank account.

Your creditor cannot garnish wages unless he has a judgment of the Court declaring in effect that you truly owe the debt. You should know that by virtue of the Wages Act, 70% of an employee's wages are exempt from a garnishment order. This percentage can be increased or decreased by order of a judge, depending on the circumstances of the case. Some wages and payments, such as Workmen's Compensation and Old Age payments, are totally exempt.

Finally, if it should happen that your wages do become garnished, your employer cannot fire you for that reason. It is an offence under the Employment Standards Act to do so.

20. GARNISHMENT II

If your creditor does get an order from the Small Claims Court to garnish your wages, you can apply to the judge for relief from the garnishment process. This will allow you to pay off the debt in installments on terms to be set out by the court.

Remember, if you are served with notice of garnishment by way of a copy of the 'Direction to Garnish', you must within ten days pay the amount owed into court or file a statement denying debt or the amount, so that the matter can be set down for a hearing.

Never overlook the possibility of negotiating with your creditor, who may be willing to let you pay your debt on new terms and thereby avoid the need for any legal action.

21. JUDGMENT SUMMONS

If you should happen to be in debt and are not making your payments, your creditor has a number of ways of making you pay the money you owe. One of these is known as a judgment summons. Your creditor must have a judgment from a Small Claims Court and apply to this court to have the summons issued. If you receive one, you are given at least eight days' notice to appear before the judge.

When you appear before the judge, you must explain your financial position and your general ability to pay the debt. At this time, the judge can make an order as to time and manner of payment of the debt in the light of your particular circumstances.

Remember, if you should receive such a summons, it is very important that you attend in court, or else you may be held in contempt of court. Upon receipt of such a summons, it is always wise to obtain legal advice.

22. CREDITOR'S REMEDIES

If you're in debt and in default in your payments, your creditor may have a number of means of recovering the money you owe. One of these is known as an 'Execution against Land or against Goods'. This can force the sale of your personal property or land in order to satisfy the debt.

In order to do this, the creditor must obtain a judgment in his favour from the court which also must issue and file a Writ of Execution. This document will empower the Sheriff to seize your goods or land and to sell them. Any monies remaining after the sale and the debt is satisfied will be paid over to you.

This remedy is only used when other methods of recovering the debt are unavailable.

Remember, never overlook the possibility of negotiating

with your creditor and avoiding the need for such drastic legal action.

23. MECHANIC'S LIEN

You run the risk of harming the title to your home whenever repairs or improvements are made to it. Persons employed by the contractor doing the work and persons supplying materials to him are entitled to a lien on your property, if they are not paid by him. Payment of the price of the work to the contractor does not excuse you or avoid the lien. You can protect yourself by holding back 15% of all payments to the contractor for thirty-seven days after the job is finished.

After the 37 day period the amounts held back should be paid to the contractor if you have not been served with a notice that a lien has been registered against your property.

If you are in doubt about your position, you should see a lawyer.

24. REPAIRMAN'S LIENS

Did you know that every time you bring your TV set to be repaired or leave your car to be serviced at a garage, the repairman is entitled to a lien on the item?

This lien means that the repairman may keep possession of the TV set or the car until you have paid for his repair services. He is entitled to retain the goods for three months. If the amount still remains unpaid, he can sell the goods according to the Mechanics' Lien Act and, from the proceeds, retain the money he is owed. Any surplus, if there is one, will be returned to you.

25. BANKRUPTCY

You may have often heard of someone becoming bankrupt and may have wondered what is involved. Personal bankruptcy is a means whereby you can be released from most of your debts. Not all debts are excused however, as you will continue to be liable, among others, for family support obligations and for court fines.

To voluntarily become a bankrupt person you must owe at least \$1,000.00 to your creditors and be unable to pay your debts as they fall due. Please note that to file for bankruptcy, you must engage the services of a licensed trustee who completes all necessary paperwork and activities. The services of this trustee can be expensive but if you have insufficient funds, you may be eligible for the services of a federal trustee.

Apart from the bankrupt person, two other people are involved in the process. The first of these is the Official Receiver, who is an official of the federal government who supervises the actions of the trustee and verifies that everything is carried out according to the law.

The other person is the Trustee. This is a licensed person, who actually carries out the bankruptcy procedure. The Trustee is the one who contacts all the creditors, arranges any payments that have to be made, and completes all the necessary paperwork and activities.

For more information, contact your local credit counselling service.

HIGHWAY TRAFFIC LAW

26. AUTOMOBILES: HIGHWAY TRAFFIC ACT IN CASE OF ACCIDENT

When you are involved in a car accident, the law demands that you stop, remain at or immediately return to the scene and give your name and address upon request. If the car you were driving is not yours, you must also give the name and address of the owner of the vehicle. You should give whatever help you can to any injured persons.

At the scene of the accident, whether you are at fault or not, try to give only factual information as to your identity, your licence and insurance particulars. No threats or apologies should be made to any person. No matter who is to blame, you will probably be upset and could easily make statements which might eventually be used against you. If there has been any personal injury or property damage of more than \$400.00, it is also your responsibility under provincial law to report the accident to the police.

27. AUTOMOBILES: HIGHWAY TRAFFIC ACT WHEN SOMEONE ELSE DRIVES YOUR CAR

When your car is insured, you are usually covered for anyone who drives your car with your consent for a temporary purpose. Your coverage applies to drivers under the age of twenty-one except where your policy has a specific prohibition against this class of drivers. You will not be insured if the driver does not hold a valid driver's licence or is impaired at the time that he drives. Remember that the information that you supply to your insurance company will affect your coverage. You should always give to your insurance company as complete and accurate information as possible. Finally, and perhaps most importantly, when you lend your car to someone, whether your insurance covers you or not, you, as the owner, are responsible for any damage by the operation of your vehicle.

28. SNOWMOBILES

Under the Motorized Snow Vehicle Act every municipality has full authority to control snowmobiles on its roads, even to the extent of an outright ban. In Ontario snowmobiles are banned from all limited access highways and are allowed on all other highways subject to certain conditions. You may obtain a list of permitted highways from the provincial Ministry of Transportation and Communications.

Legally, the snowmobile is regarded as a motor vehicle. Thus, all driving provisions of the Criminal Code and Highway Traffic Act apply. You may be charged with careless driving, for example, and you may be required to take a breathalyzer test. If an accident occurs, you must report any collision in which injury results to any persons or damage to property exceeds \$400.00. For further information on snowmobiles you should contact your local office of the Ministry of Transportation and Communications.

29. DRIVING OFFENSES: CARELESS DRIVING

There are three driving offences created by law in Ontario. These are: careless driving, dangerous driving, and criminal negligence. The least serious is careless driving. The most serious is criminal negligence. The offence of careless driving is created by the Highway Traffic Act of Ontario. It provides that a person is guilty of careless driving where he drives the vehicle on a highway without due care and attention or without reasonable consideration for other persons using the highway. All drivers are required to exercise the standard of

care that would ordinarily be exercised by an average prudent man. In determining whether the driver was careless in the particular circumstances, consideration is given to such factors as road conditions, visibility, weather, traffic conditions and so on.

Upon conviction for the offence of careless driving, an individual is liable to a fine of up to \$500.00, suspension of his licence for up to two years and imprisonment for up to six months.

30. DRIVING OFFENCES: DANGEROUS DRIVING

Dangerous driving is a more serious offence than careless driving. It is created by a provision of the Criminal Code. Dangerous driving differs from careless driving in that it involves an element of negligence which endangers the lives and safety of others. Careless driving, however, simply refers to a failure to measure up to the required standard of care to be used when operating a vehicle. The difference between the two offences depends upon the presence of others whose safety is endangered by the drivers' conduct. The consequences of a conviction for dangerous driving are very serious. The accused will have a criminal record and may be liable for up to two years of imprisonment.

31. DRIVING OFFENCES: CRIMINAL NEGLIGENCE

The most serious charge which relates to the manner in which the vehicle is being controlled and operated is called criminal negligence in the operation of a motor vehicle. This charge is usually applied where there has been an accident caused by the criminal misconduct of the driver. If you drive a vehicle in such a manner that you know may involve a risk to persons or property, then you may be guilty of criminal negligence and could be liable to imprisonment for up to five years and have your licence suspended for up to three years.

FAMILY LAW

32. CONDITIONS OF MARRIAGE

Under Ontario's Marriage Act, a marriage must meet a number of criteria before it can be considered legally valid. Any person 18 or over may obtain a marriage licence as long as they are not mentally ill, under the influence of drugs or alcohol or attempting to commit a fraud. The couple must not be too closely related; they must be of the opposite sex and capable of consummation; and neither can be already married to another person. Consent to marry is essential, and must be given freely and not under duress. Physical threats, mental duress, intoxication or fraud can render the marriage invalid. Individuals 16 or 17 years of age must have the written consent of both parents or a legal guardian in order for a marriage to be permitted.

Finally, the marriage ceremony can be performed by a judge, designated justice of the peace, or by a religious official, and the ceremony must be authorized by either a licence or the publication of banns. Marriage licences can be issued by the clerk of any village, town or city in the province.

33. MARRIAGE CEREMONIES

Under Ontario's Marriage Act, a couple may be married in a civil or in a religious ceremony. The civil or non-religious

ceremony can be performed by a judge or justice of the peace. The ceremony must follow either the issuing of a marriage licence or the publication of banns. In a religious ceremony, the marriage is solemnized either under the publication of banns or by licence. The publication of banns is an open proclamation of the couple's intention to marry, and must be made during the regular service of worship at the church normally attended by the couple. Once the licence is issued, the couple are required to wait three days (five days for banns) before marrying. The ceremony must take place within three months of the date of the licence.

The religious ceremony is performed by a person authorized by the particular religious body. Both the marriage and the person performing it must be registered with the government.

Whether civil or religious, every marriage ceremony must be performed in the presence of at least two witnesses.

34. CHANGING YOUR NAME

Your name is important and valuable to you. It is the only way people identify you, make contracts with you, extend credit and make loans to you. No person should use a name which is not the one by which he or she is commonly known. It should be the same one as is shown on a driver's licence, social insurance card and birth certificate; otherwise confusion and difficulty will result.

Any change of name must be made by court order under the Change of Name Act.

Today, many women retain their maiden name when they marry or include their family name with that of their husband. However, there is no law in Ontario that states a married woman cannot change back to her birth or maiden name. It remains an uncertain point of Ontario law whether further legal procedures under the Change of Name Act, must be undertaken. The married woman may only have to send off to the organization or institution with which she wishes to register the name change, appropriate documentation, such as birth certificate, and the other appropriate documents indicating the birth name and wish to use such name. There appears to be no obligation on the part of the organization or institution to accept the changes.

35. MARRIAGE AND DIVORCE: GENERAL

The law of marriage and divorce is determined by both the provincial and the federal governments. Provincial legislation establishes the formal requirements or technical procedures for a valid marriage. Such laws usually designate a minimum age for marriage, when parental consent is required, and who can perform the ceremony. Federal law deals with grounds for divorce.

A marriage can be officially terminated by annulment or divorce, and each requires a court order. A decree of annulment declares that the original marriage relationship was not properly constituted under the law. For example, if the marriage was not consummated, the court will consider that the couple was never legally married. Where the marriage is legally valid, a divorce decree is required to terminate that marriage.

36. GROUNDS FOR DIVORCE: GENERAL

A court-ordered divorce officially ends a legal marriage. Under present federal law a divorce is granted in the event of either a serious marital offence or the permanent breakdown

of a marriage.

Marital offences include adultery, any form of marriage to another person, and physical or mental cruelty which makes living together intolerable. A spouse who has been guilty of sodomy, bestiality or rape, or who has engaged in a homosexual act, has also committed a marital offence.

Marital breakdown occurs where the husband and wife are living separate and apart. Imprisonment, gross addiction, disappearance, non-consummation of the marriage and separation all fall in the category of marital breakdown.

37. GROUNDS FOR DIVORCE: CRUELTY

Physical or mental cruelty is grounds for divorce in Canada. In judging whether one spouse has been cruel to the other, the court considers the entire marital relationship. It considers the cumulative effect of the spouse's conduct and does not focus only on a single act of alleged cruelty. That course of conduct must be more than mere trivial acts of annoyance or personality conflicts. Thus, the court will consider whether one spouse has been overly sensitive to the other's conduct.

On the other hand, the court may find cruelty even though the one spouse did not intend to be cruel. If, regardless of intent, one spouse's conduct makes living together intolerable, then the court will grant a divorce on the grounds of cruelty.

38. GROUNDS FOR DIVORCE: SEPARATION/ DESERTION

A divorce may be granted to a husband and wife who have been separated for three or five years. The deserted party can apply as early as three years following separation. The deserting spouse, on the other hand, must wait for five years before he or she can seek a divorce.

The spouse who leaves the matrimonial home is not always the deserting party. One spouse may be forced to leave by reason of the other's conduct. This is called constructive desertion. For example, the husband's conduct may be so intolerable as to force the wife to leave, and even though the wife actually does leave the home, the husband may be the deserting party. In this situation, the wife can apply for divorce after three years. The husband must wait for five.

39. GROUNDS FOR DIVORCE: SEPARATION/ LIVING SEPARATE AND APART

Divorce, on grounds of separation, may be granted to a married couple if they have been living separate and apart for at least three years. Living separate and apart does not necessarily mean living in different places.

To live separate and apart, two conditions must be met. First, one spouse must withdraw from the marital relationship with the intent to bring it to an end. Secondly, there must be a physical separation. For example, a husband and wife live in a house, but each has a separate bedroom; sexual relations between them have ceased. They eat separately and have no social activity together. In this situation, a court may judge that these persons are living separate and apart.

40. GROUNDS FOR DIVORCE: SEPARATION AND RECONCILIATION

To obtain a divorce on grounds of separation (where there was no desertion by either party), the couple must live sepa-

rate and apart, continuously for at least three years. According to the Divorce Act, this continuous separation may be interrupted by a period or periods of cohabitation where reconciliation was the primary purpose, provided no single period of cohabitation exceeds 90 days.

However, if a period of cohabitation exceeds 90 days, then the period of separation is interrupted and the separation period of three years begins to run again.

41. DIVORCE: COURT ORDERS FOR RELIEF

In divorce proceedings the court is often asked to consider a number of issues apart from the main question of whether the marriage should continue. For example, the court can hear applications regarding the custody of children, access to children, support of the children or the spouse. The court can make orders on any of these matters. It will consider the conduct, condition, financial means, and other circumstances of the parties.

These orders are not final, but can be varied or withdrawn at a later change in the circumstances of the parties. Either spouse can apply in the court to alter the order.

42. DIVORCE: COURT REFUSALS

In certain circumstances the court is under a duty to refuse to grant a divorce. For example, the court can refuse a divorce if it is likely that the parties will resume living together, or where the divorce would jeopardize the arrangements for child support, or where it would be unduly harsh or unjust to either spouse.

The court will also refuse a divorce if there is evidence of collusion. Collusion is a conspiratorial agreement between the husband and the wife to deceive the court, usually by fabricating or suppressing evidence.

Condonation or connivance will also justify the court's refusal. Condonation refers to one party forgiving the other's offensive conduct. Connivance occurs when one spouse consents to or contributes to the other's marital offence. In both these causes the condoning or conniving party may not later complain of that conduct. However, the court may still grant the divorce if it is in the public interest to do so.

43. INTERSPOUSAL SUPPORT

Under new Ontario legislation a husband and wife have equal legal obligation to support each other. This same obligation exists between a man and a woman who are not married but who have lived together continuously for five years, or for a lesser period if they bear a child.

A court order is required to enforce one's right to support. The amount of support is determined by balancing one partner's needs against the other's ability to pay. In calculating the exact amount, the court considers all circumstances of the parties including; financial resources, health, age, prospects for employment, and any responsibilities owing to other dependents. Where one person is responsible for the breakdown of the relationship, that person is not barred from claiming support. However, the amount awarded may be decreased if the conduct is so obvious and gross as to amount to a repudiation of the marriage.

The order for support may be changed if there is new evidence or a significant change in the circumstances of the parties.

44. PARENTAL SUPPORT

Under Ontario law, children over eighteen years of age have a legal obligation to support their parents. This obligation applies to every parent of the child — to natural parents as well as to any parent who has taken in and raised the child as a member of the family.

The parent's right to support can be enforced by a court order. In judging a claim for parental support, the court will consider all the circumstances of the parties, including the child's obligations to his or her own children. As a general rule, the child's obligation to provide support is determined by balancing the need of the parent against the child's ability to pay.

45. CHILD SUPPORT

Parents have a legal obligation to provide education and support for their children up to the age of eighteen. This obligation applies to every child of the parent; to those born in wedlock, to those born outside of marriage, as well as to any child who has been taken in and raised as a member of the family. The obligation ends if the child marries before eighteen, or if the child is sixteen or seventeen and leaves home.

A child's right to support can be enforced by court order. In judging a claim for child support, the court must consider all the circumstances of the parties. As a general rule, the parents' obligation is determined by balancing the needs of the child against the parent's ability to pay.

46. CHILD CUSTODY: THE BEST INTERESTS OF THE CHILD

In custody proceedings, the paramount consideration is the best interests of the child. The court attempts to ensure that each child will be raised in a secure and stable environment. Thus, where one parent has had custody for some time, the court may be reluctant to remove the child to a different home unless there are compelling circumstances. For similar reasons, the court may hesitate to separate a young infant from its mother or from the person closest to the child from its birth.

In some situations, although to a lesser extent, the court may also consider the marital fault, sexual conduct, financial status, and wishes of the husband and wife. These factors may be relevant to compare the fitness of each as a parent. Lastly, the judge may interview older children and give some weight to their wishes.

47. CHILD CUSTODY AND ACCESS

In Ontario, both parents are equally entitled to the custody, control and education of their children. However, a number of laws provide for an alteration in these equal rights. For example, the court may, upon separation, grant one parent custody of the children, thereby giving priority to that parent's right.

If one parent is awarded custody of a child, the other parent is often granted access or visiting rights. The custody award is based on the best interests of the child; but when granting access, the court gives more consideration to the parental rights. Therefore, the parent not having custody is granted access unless it would have a serious detrimental effect on the child.

48. FAMILY PROPERTY

Ontario law recognizes marriage as an equal partnership between husband and wife. As a general rule, when the marriage breaks down, each spouse is entitled to an equal division of family assets. Family assets include the home, car, household goods, cash and property used by the family.

Where an equal division of assets would be unfair in the circumstances, the court can order an unequal division. This might occur, for example, where the marriage was brief and one spouse contributed most of the family assets. In certain situations, the court can also deal with non-family property such as business assets. For example, where the wife has contributed work or money towards the husband's business, the court can award the wife cash compensation or a share in that business.

The couple can avoid a court-ordered division by specifying their own division of assets in a valid domestic contract.

49. THE MATRIMONIAL HOME

In Ontario, a husband and wife have equal rights to possession of the matrimonial home and its contents. The matrimonial home includes any property occupied by the couple as a family residence. A couple may possess several matrimonial homes, although they may, by registered agreement, limit their equal rights to only one such home.

Because each spouse is entitled to live in the matrimonial home, one cannot sell, rent or mortgage the home without the other's written consent or without a special court order. In the absence of this consent or court order, a judge can set aside the deal or compensate the other spouse.

The court can also give exclusive possession of the home to one spouse, but will do so only if it is satisfied that the other spouse's provisions for shelter are adequate.

50. DOMESTIC CONTRACTS: TYPES

In Ontario, a couple may draw up a marriage contract before or during their marriage. The contract can define each partner's legal rights and obligations during the marriage, or in the event of separation, annulment, divorce or death. Any matter may be included except child custody and access, or rights in the matrimonial home.

If the man and woman are living together, though not legally married, they may write a cohabitation agreement. This is similar to, and has the same affect as, a marriage contract.

Lastly, a couple may draw up a separation agreement. This can only be done once they are living separate and apart. The separation agreement can include all matters of concern between the parties including child custody and access, and rights in the matrimonial home.

These three agreements, if properly written, will prevail over other provisions of the law regulating property rights, support obligations and child-rearing responsibilities.

51. DOMESTIC CONTRACTS: VALIDITY AND EFFECT

In Ontario, a couple may use a domestic contract to define or alter their legal property rights, support obligations or child-rearing responsibilities. There are three kinds of domestic contracts: a marriage contract, a cohabitation agreement and a separation agreement.

To be valid, every domestic contract must be in writing and signed in the presence of a witness. Nevertheless, the court can disregard or alter a contract under any of the following circumstances: If the contract was made fraudulently, or under duress or undue influence; if it is not in the best interests of a child, if there is a child; if the provision for support is grossly unfair, results in the spouse going on welfare, or if the spouse defaults in payment of support.

Where the contract is not defective, it will prevail over other provisions of the law.

52. ADOPTION: THE SYSTEM

There are two kinds of adoption: public and private. A public adoption is arranged by applying to the Children's Aid Society. Applicants are screened for their eligibility to receive a child under the Society's care. The Society arranges all legal and administrative matters.

Private adoptions generally require the services of a lawyer. Here, parents are seeking to adopt a particular child, often the child of a deceased relative or a new spouse.

For all legal adoptions, a court order is required. A home-study and recommendation by the Children's Aid Society, and various parental consents, are also required.

Once an adoption order is granted, every legal relationship between the child and its natural parents is severed and previous records are sealed. The child is considered, for all legal purposes, as though it had been born to the adopting parents.

53. ADOPTION: MECHANICS

Not everyone can adopt a child. Generally, adoptions are available only for married couples where the husband is 18 years old. However, if special circumstances justify an exception, the court can allow a single parent or a person under 18 to adopt a child.

Every person seeking to adopt a child must obtain the consent of all parents and the child, if the child is 7 years old. The court may waive these requirements if it is in the best interests of the child to do so, and if every reasonable effort to obtain consent has failed.

Adoption procedures are designed to promote and protect the welfare of the child. Thus, adoptions cannot be arranged by purchase or sale. In fact, it is a serious offence to give or receive any payment in connection with an adoption. This does not apply to payment for legal services.

54. CHILD IN NEED OF PROTECTION

When does a court have the right to take a child away from his or her parents? Under the Child Welfare Act, when a child is found to be in need of protection, he or she may be removed from the home without the consent of the parents. Where a child is not being properly cared for, has been deserted, is living in an unfit place or with an unfit person, is out of parental control or consistently absent from school, the court may find the child to be in need of protection. Instead of removing the child, the judge may decide to return the child to his home, with or without Children's Aid Society supervision. A child in need of protection may be removed by the Children's Aid Society or a police officer and taken to a place of safety. A hearing is then held to determine if the child should be removed from the home.

The Child Welfare Act imposes a duty on all of us to report

to the police or the Children's Aid Society any information on a child who has been abandoned, deserted or physically abused. Such information is strictly confidential.

WILLS

55. WILLS: BASIC REQUIREMENTS

A will allows you to determine how your assets are to be distributed after death. To be legally valid, all wills must conform to certain basic requirements. The normal will is not valid unless signed at its end by the person making the will and witnessed by two persons. If a witness is also a beneficiary under the will, the bequest to the beneficiary will be void, so a person who will be receiving something under the will should also not be a witness, for the same reason.

A testator can make a valid will wholly in his own handwriting, with his signature at the end, without the necessity for witnesses. To qualify, the will must be completely in the testator's handwriting, consequently, a will form from a stationer will not qualify as a holograph will.

A holograph will is often useful in emergency situations, but a carefully prepared formal will is more likely to ensure that all your assets and wishes are fully considered.

56. WILLS: CONTENTS

A will is a legal document which directs how your assets are to be distributed after death.

Your will may contain many items, including specific gifts of personal property, transfers of real estate, lump sum cash payments or shares of some income. Wills may also direct how gifts are to be given or under what conditions they may be received. Furthermore, most wills designate certain people to perform various tasks after your death.

The will should appoint an executor, someone who will divide your property as requested, pay off any debts and generally settle or wind up your affairs. A trustee may also be appointed by the will. A trustee will manage your estate over an extended period, applying any income for the benefit of others. In many cases, it is convenient to appoint the same person as both executor and trustee.

Some wills also provide for the appointment of a guardian in the event that both parents die leaving young children orphaned. Courts are not bound by your choice of guardian and may appoint another, but the parents' personal wishes are always an important consideration.

57. WILLS: CHANGES

Your will does not take effect until you die, so you can change part or all of it at any time. Alterations can be made in a number of ways: the most reliable being by attaching a separate amendment or codicil, or, where changes are extensive, by rewriting the entire will. It is important to note that every alteration must be made according to the same requirements which governed the making of the original will. For example, any alteration to a formal will must be properly signed by you and two witnesses.

In addition, your will may be revoked by a specific clause in a later will, or if you destroy it intentionally and not by accident. Lastly, marriage usually revokes your earlier will unless it was written in contemplation of the marriage. Also, if your marriage ends in divorce or annulment, your spouse is

denied any gift from the will unless you specifically direct otherwise.

58. WILLS: INTESTACY

If you die without a will, your property is distributed according to certain legal rules. First, your surviving spouse is always given preferential treatment. For example, if you are survived by your spouse and no children, then your spouse receives the entire estate. If there are any children, your spouse will receive the first \$75,000 of your assets before the children are considered. Any remainder is then divided between the spouse and children.

When no spouse survives you, the law provides for the distribution of your assets among other relatives according to a certain order of preference. Children and grand-children have priority, followed by parents, then brothers and sisters, then nephews and nieces, and lastly, next of kin. However, if you die without a will and have no traceable relatives, then all of your assets will become the property of the provincial government.

REAL ESTATE LAW

59. BUYING A HOME

Buying a home represents one of the major transactions a person may undertake. There are so many aspects to purchasing a house that the services of a lawyer should be acquired.

If you see a house you like, the initial step is to make a written 'offer to purchase' or 'agreement of purchase and sale'. This document states the price and conditions which you feel are acceptable. What you may not realize is that if this offer is accepted by the seller, you have completed a legally enforceable contract and must complete the deal. It is for this reason that sound legal advice is so important in buying or selling a home and you would be wise to contact a lawyer before making an offer to purchase.

60. BUYING AN OLDER HOME: INSPECTIONS

When buying an older home whether less than one year old or more than fifty years old, be sure to thoroughly inspect it before signing the offer to purchase. The principle 'let the buyer beware' applies and once you've signed the offer to purchase you are deemed to have made your inspection and take the house as it is.

The inspection is important because the seller is under no duty to draw your attention to any defects in the home and is only liable if he actively tries to hide something. Also if the house has a defect, like termites, and the seller didn't know about them, you still have a binding contract and must take the house. So careful inspection is very important or you may be buying more problems than you bargained for. It may be a good idea to hire a professional person to give the house a thorough examination.

Also remember, after you sign the agreement of purchase and sale you have no automatic right to re-inspect the home before closing the deal. If you wish to do so it must be included in the agreement and even then you may only complain about changes which have taken place since your original inspection.

61. BUYING A HOME: ZONING AND TAXES

When you buy a home it is advisable that you visit city hall for several reasons.

Check the zoning of your home and surrounding area. The zoning by-laws limit, among other things, the use of your land and location of buildings. If you are in any doubt whether the home being purchased conforms to local zoning by-laws, you can easily verify this. Also, that empty lot across the street from your home may be zoned for future development of some sort, such as a business or apartment building. Remember that you usually accept the land subject to zoning by-laws which happen to affect it.

Examine the local improvements that the city may plan to make to the property such as the provision of sewers. This may result in a special increase in taxes over a number of years in the future.

Your lawyer will check these matters for you. However, if you have already signed the offer to purchase, he will be bound by the agreement you have made and may be unable to assist you in certain complaints you may have.

62. FIXTURES

When selling your home there are several important facts you should know. For example, all fixtures pass with the sale of your home. A fixture is an item that has been attached to your house or land either temporarily or permanently such that the law deems it to be part of the property you are selling. Fixtures include items such as drapery rods, specially made venetian blinds and all lighting fixtures. Therefore, if you wish to keep that special chandelier, it must be clearly stipulated in the offer to purchase that it is not to be included in the sale of your home or it will have to go with the house.

63. NEW HOME WARRANTY PROGRAM

If you are considering buying a new home in Ontario you should be familiar with the New Home Warranty Program.

Primarily the New Home Warranty Program protects you from violations of the Ontario Building Code. It also provides a further protection against major structural defects for an additional four years. Total coverage is to a maximum of \$20,000.

The registration of every builder/vendor of new homes for sale is mandatory in accordance with the Ontario New Home Warranties Plan Act (1976). Newly built homes and condominiums can only be sold in Ontario if they are enrolled into the Program.

When a buyer makes an offer to purchase a condominium and pays a deposit the purchaser must receive a deposit receipt from the Program. This receipt is issued as soon as the Program has recorded the purchase. The deposit is then protected under the Program to a maximum of \$20,000. When taking possession of the new home you should be presented with a Certificate of Completion and Possession noting any warranty items to be corrected. This will be forwarded to the Warranty Program by the builder/vendor and will assist in preventing unnecessary disputes between you and the builder/vendor later on. The builder/vendor must agree to correct any valid defects you pointed out, or any others which arise within a year of the buyer taking possession. If the year has almost expired and you have not had satisfaction from the builder/vendor you can protect yourself by notifying the Warranty Program in writing listing all problems prior to the expiration of the first year.

For further information write or call **New Home Warranty Program**, 600 Eglinton Avenue East, Toronto, Ontario M4P 3P3 / Phone (416) 488-6000.

4. CONDOMINIUMS: GENERAL

Owning a condominium is quite different from owning a house and it is important to realize the differences involved before making an offer to purchase.

The term "condominium" refers not to the building itself but to the legal relationship created where each owner has exclusive title to his unit and shares jointly the ownership of the common area of the property. In a condominium the individual unit owner is responsible for paying his or her realty taxes, mortgage payments, and insurance on his or her improvements and contents. He or she shares the cost of maintaining and repairing the common areas by paying the share of the common expenses attributable to his or her unit.

The common expenses each unit owner is required to pay are calculated in accordance with the percentages set out in the condominium declaration. The percentage is decided on by the developer, usually on the basis of the square footage of the unit and/or location of the property.

For instance, if the units on the top floor have unique access to a roof garden, their owners may pay more toward the common expenses than those on the lower floors even though their actual suites are the same size. If an owner defaults on his payments towards these expenses a lien may be claimed against the title of the unit and enforced in the same manner as a default on a mortgage payment.

5. CONDOMINIUMS: REGISTRATION

Until the declaration and description of the condominium are registered in the land registry office, legal ownership cannot pass to the purchaser and no payments can be made towards the mortgage. Usually purchasers in new projects are required to move into their units before the condominium is registered. Any payments made before the deed is registered are usually treated as rent. For example, this often occurs when you occupy one of the lower units of the condominium while the rest of the building is under construction. The more work there is to be completed, the longer you may be paying rent instead of paying off your mortgage.

Purchasers are entitled to interest on their deposits and down payments from the date the purchaser takes occupancy of the unit until the date that title is transferred to the buyer. Once the condominium is substantially completed and registered, the deed to your unit must be given to you as soon as possible.

6. CONDOMINIUMS: DOCUMENTS

When a condominium is registered with the provincial government certain documents must be provided. These include a "description" — a plan of the physical layout of the condominium and, a "declaration" — an outline of the boundaries of the individual units, the percentage of each owner's share of the common elements and contributions to common expenses and any pertinent restrictions. In addition, the "bylaws" which govern the behaviour of the condominium owners, including how expenses are assessed and collected are also usually registered. Each buyer of a unit is entitled to a copy of these documents. In addition, he can expect the "rules", a budget statement, a copy of all relevant management contracts and insurance agreements, as well as

a list of the recreational amenities which are to be provided. If copies of these documents are not provided a buyer has grounds for terminating the agreement of purchase and sale. A buyer of a condominium unit has ten days from the date he receives the above named documents in which he can terminate without cause an agreement of purchase and sale.

Before signing your offer to purchase, study all these documents carefully and bring any questions you may have to your lawyer's attention.

LANDLORD AND TENANT LAW

67. THE LEASE

A lease may be written, oral or implied. Under a short-term lease, for three years or less, there need not be a written agreement. But, leases of longer than three years are generally unenforceable if not in writing.

If the lease is in writing, the landlord must give the tenant a copy of the lease within 21 days after it is signed. Until then the tenant's obligation to pay rent ceases.

A lease agreement is very important in determining relations between the landlord and the tenant. The typical lease sets out the landlord's rules and regulations. Often these include prohibitions on pets, noise, after or before certain hours and so on. Some provisions may nevertheless be illegal. For example, a landlord cannot avoid his duty to make repairs.

Most residential leases, particularly for apartment buildings, follow the landlord's standard lease format. However, it is always wise to read the lease before signing and to query any conditions which are not laid down clearly. A landlord and tenant cannot agree to waive the statutory obligations placed on them by Part IV of the Landlord and Tenant Act. For further information or to determine your rights under a lease agreement, contact your local Tenants' Advisory Bureau.

68. LANDLORD AND TENANT: TENANT'S RIGHTS

What rights do you have as a tenant? Under the Landlord and Tenant Act, the landlord has the responsibility of making any and all repairs to the premises he rents unless the damage was caused by the carelessness of the tenant or his guests. The landlord may not unreasonably withhold consent for you to sublet.

A landlord cannot ask for a security deposit that is more than your last month's rent. You are entitled to a 6% annual interest on your security deposit from your landlord.

Your belongings cannot be seized by your landlord for falling behind in your rent unless he has gotten a writ of possession in court authorizing the sheriff to do so.

Tenants have a right to privacy above all else. The landlord has no right to enter your premises without your permission except in an emergency. The landlord also has no right to shut off water, heat or hydro as long as you remain on the premises.

For further information contact your nearest Landlord and Tenant Advisory Bureau.

69. TERMINATION OF A TENANCY AGREEMENT

There are two common types of tenancies. One type — a term certain — automatically renews as a monthly tenancy when the term expires, unless the landlord and tenant agree to enter into a new lease. An example of this type of tenancy would be a one year lease of an apartment.

The second type — a periodic tenancy — renews automatically with the same period. Weekly and monthly tenancies are examples of periodic tenancies. A tenant who wishes to vacate must give his landlord a notice of termination. If you are renting by the month, 60 days notice is required; if you rent by the week, 28 days notice must be given. Other tenancies may be terminated at the end of the term by notice.

A landlord may terminate a tenancy only for specific reasons (eg. non-payment of rent). Where a landlord has grounds to terminate, he must give the tenant notice. If the tenant does not vacate, the landlord can only regain possession of the premises by applying to a judge of the county or district court.

70. RENT REVIEW

The matter of rent review is handled by the Residential Tenancy Commission. The Act which governs rent reviews specifies that premises occupied by roomers and boarders as well as rental apartments, houses, townhouses, duplexes and mobile homes and sites are covered under the rent review legislation. The Act specifies that a landlord must give a tenant 90 days notice of any rent increase and may not raise the rent more than six per cent without applying to the Commission. If the landlord does not comply with these regulations the tenant is not required to pay the rent increase.

Either a landlord or a tenant may apply to the Commission for a review concerning rent increases. The Commission will then hold a hearing and both parties will be allowed to present their arguments. If the decision the Commission reaches is not satisfactory, an appeal can be made.

If you have any questions regarding rent review or if you wish to challenge a rent increase, contact your local Rent Review Office.

CRIMINAL LAW

71. THE CRIMINAL OFFENCE

The criminal law of Canada is found in the Criminal Code, a statute of the federal Parliament, and applies to the entire country. There are also offences which appear very much like criminal offences but because they are enacted by the provinces, they are referred to as quasi-criminal offences. For example, assault is a criminal offence defined in the Criminal Code. On the other hand, careless driving is defined in the Ontario Highway Traffic Act and accordingly is a quasi-criminal offence. Federal criminal offences may be either indictable or punishable upon summary conviction. Indictable offences are the more serious offences and are subject upon conviction to greater penalties. Summary conviction offences are punishable by fines and/or imprisonment for short durations. The provincially created offences are dealt with as summary conviction offences.

72. WHAT TO DO WHEN STOPPED BY THE POLICE

In Canada a police officer may walk up to any person and ask him or her questions. Police may stop any person whom

they consider to be suspicious, but unless the officer gives you a legal reason he has no right to detain you. The law does not require you to identify yourself or supply the officer with other information unless the officer can suggest a legal reason for your detention. The officer for example, may believe there is a warrant out for your arrest. If you are found in suspicious circumstances, for example, being in the vicinity of a recent theft, then a police officer has the legal right to stop you and ask you questions. The police also have authority to stop and search individuals where they have a reasonable belief that the suspect might possess restricted drugs or weapons.

Remember they have a wide discretion in these circumstances and so it only makes sense to behave reasonably and co-operate with the officer.

73. TALKING TO THE POLICE

If you are detained by the police, be aware that any conversations you have with them can be used in evidence against you at a trial for a criminal charge. You have a right to refuse to answer any questions until you obtain the services of a lawyer.

The police have no obligation to ask you whether you want to contact a lawyer; so you must ask to speak to one and the police must then allow you to contact one. Once you have contacted a lawyer, follow his or her instructions carefully. If you are unable to contact a lawyer, do not make any statements or give your consent to any tests except the breathalyzer test. You are not legally required to submit to any other tests such as "walking the line".

Unless you are the driver of a car you never have to carry or produce identification, show an officer any money you have, or tell the officer that you have a job and a place of residence. Nevertheless you may wish to give all or some of this information. In most circumstances that will end the matter. Otherwise, if you do not wish to talk to the officer you may walk away. The officer cannot force you to remain with him or her unless a lawful arrest is made.

74. SEARCH: YOUR PERSON

Generally a police officer must place you under arrest in order to conduct a personal search. There are exceptions however. A police officer may search you if he or she has reasonable grounds to believe that you are carrying a switchblade or other restricted weapon, or restricted drugs. The officer does not have to arrest you first.

Secondly if you are found in a house or other building that is being searched for drugs you may be personally searched. A police officer may also search any person found in a vehicle that is being searched for liquor or drugs.

In other cases, unless the police officer arrests you, the officer cannot search you. If you have been unlawfully searched, you will have the right to bring an action claiming damages against the police.

75. SEARCH: YOUR HOME

A police officer cannot enter your house, room or apartment to make a search unless the officer has either a Search Warrant or a Writ of Assistance. A Writ of Assistance is a court order compelling the person to whom it is presented to give whatever assistance is required. These documents are carried chiefly by the RCMP and are issued personally to the officer.

If a Writ of Assistance is presented to you, you must permit

the officer holding it and all those accompanying the officer to enter and search your premises regardless of the time of day.

A search warrant is a court order authorizing any police officer to search the place named on the warrant. You may ignore the warrant and bar entry if the address on the warrant is wrong, if it is not used on the date specified or if it is used at night, unless the warrant specifically authorizes a night search.

You should always demand to see the warrant before you admit the police; otherwise you cannot complain as you have admitted them voluntarily.

6. WIRETAP LAW

The Protection of Privacy Act provides that the interception of private communications through wiretapping or other means is illegal. The Act does, however, permit the police to use wiretaps and other means to intercept private communications where they have obtained prior authorization by a judge. A judge's authorization to conduct a wiretap will allow police to tap and record telephone conversations or use other methods of electronic surveillance. This authorization lasts for thirty days and within ninety days of the removal of the tap, the Solicitor General must notify the person whose communications were intercepted. This legal wiretapping is limited to cases involving certain more serious offences.

The law also provides that no legal authorization to wiretap is necessary where one of the parties to the communication consents to the tap.

7. ARREST I

Arrests will often be made under the power of a warrant to arrest. A warrant is an order from a justice of the peace which authorizes the arrest of a person suspected of having committed a criminal offence. These warrants will be served by the police in most cases. A warrant is not always necessary, however, for a legal arrest to be made.

A peace officer may arrest without a warrant anyone found in the act of committing a criminal offence. He may also arrest any person whom he knows or reasonably believes, has committed or is about to commit an indictable or serious offence. In making an arrest, the officer is authorized to use only the amount of force required and he must inform the individual, if asked, why the arrest is being made unless it is obvious from the circumstances.

78. ARREST II

If you are stopped by the police because they suspect you of having committed an offence, the police officer has three alternatives. First, he may formally place you under arrest in which case you must accompany him to the police station. Instead, he may issue you with an "appearance notice". This document will contain your name, the offence alleged and the time and place at which you must attend at court to answer the charge. If an appearance notice is issued, you are free to go about your business until the day set for your appearance in court.

The third alternative is to release you immediately and arrange to have a summons sent to you. A summons is authorized by a justice of the peace and will contain the charge and date of hearing. Failure to obey an appearance notice or summons is a very serious offence, probably more serious than the original charge.

79. SELF-DEFENCE

One of the more familiar defences to a charge of assault or murder is that of "self-defence", but do you know the limits of this legal excuse? Probably the most significant aspect of the defence is that an individual must use only the amount of force which is reasonable in the circumstances. You must not intend to seriously injure or kill your attacker unless you honestly and reasonably believe his intention is to seriously injure or kill you.

These same rules apply to trespassers. You may remove a trespasser by using reasonable force but this does not entitle you to use any method you wish. A verbal warning should be given before any physical action is undertaken against a trespasser. The suggestion that "Trespassers will be shot" is nothing more than a myth. If you shoot a trespasser, unless absolutely necessary you would undoubtedly be charged by the police.

80. BAIL

In Canada an accused must be granted bail for most offences, unless the Crown Attorney can show cause why bail should be denied. In effect, the prosecutor must establish that detention is necessary in the public interest, that is, for the protection and safety of the public or that detention is necessary to ensure the accused's attendance in court.

The justice of the peace can impose several conditions if he decides to release the accused. First, he may order that the accused remain in a particular geographical area. As well, the accused or a surety (someone who acts on behalf of the accused) may be required to promise to pay a sum of money should the accused fail to appear in court for trial. Finally, the accused or surety may be required to make a cash deposit. This cash deposit must be a reasonable amount and should not be so large as to be equivalent to detention.

Remember, you have a right to see a justice of the peace within 24 hours.

81. STOLEN GOODS

If you purchase or receive stolen goods which you know or had reason to suspect are stolen, and in fact they are stolen, you may be guilty of a criminal offence. A person who knowingly purchases stolen goods or merchandise may be charged with receiving stolen goods and sentenced to prison for up to 10 years if the value of the goods exceeds \$200. For goods worth less than \$200 a sentence of 2 years and a fine could be imposed. A conviction will result in a criminal record with all its damaging consequences.

82. CRIMINAL INJURIES COMPENSATION

In Ontario, compensation may be awarded when a person is injured or killed as the result of a violent crime, or while attempting to prevent an offence against another person, or while assisting the police in the performance of their duties.

Awards may cover medical bills, lost wages, pain and suffering, and other reasonable expenses incurred as a result of the injury or death.

Applications for compensation should be made to the Criminal Injuries Compensation Board. Applications must provide the Board with receipts, medical reports and other relevant information. The Board then conducts a hearing to consider the claim.—

For further information contact The Criminal Injuries Compensation Board, 439 University Avenue, 17th Floor, Toronto, Ontario or call 965-4755.

83. SENTENCING

When a person is convicted of having committed a criminal offence, the judge has a variety of sentencing alternatives.

Jail terms may vary from several days to life imprisonment depending on the offence. Most offences specify a maximum length of imprisonment which is available to the judge in sentencing. In general, there is no minimum sentence. However, there are exceptions. For example, if you are convicted of importing narcotics, the judge must sentence you for a term of not less than 7 years, with a maximum of life imprisonment.

Some terms of less than 90 days may be served intermittently, for example, on the weekends. Terms of less than two years are served in provincial institutions, while those of greater length are served in federal penitentiaries.

Rather than imposing a fine or jail sentence, the judge may decide to place a convicted person on probation. Probation means release subject to certain conditions such as good behaviour. One function of the probation officer is to ensure that these conditions are met. Non-compliance with a probation order is very serious and can lead to a jail term or a fine.

84. DRUGS

Illicit drugs in Canada are governed by two federal statutes, the Narcotic Control Act and the Food and Drugs Act. The Narcotic Control Act forbids the possession, sale and importing or exporting of narcotics which include marijuana, hashish, opium, cocaine and heroin. The maximum penalty for possession of a narcotic is 7 years imprisonment. However, as a first offender convicted of possession of small quantities of marijuana, the sentence is more likely to involve a fine, discharge, or suspended sentence.

Trafficking or the sale of a narcotic is punishable by life imprisonment, as is the importing or exporting of a narcotic. Finally, the cultivation of marijuana is an indictable offence punishable by up to 7 years imprisonment.

The Food and Drugs Act provides a maximum penalty of \$5,000 and/or 3 years in jail for possession of a restricted drug such as LSD or MDA. Trafficking in the restricted drugs listed in the Act, or possession for the purpose of trafficking, is punishable by up to 10 years imprisonment.

It is not an offence to possess other controlled drugs such as amphetamines, barbituates or others found in the Act, but trafficking or possession for the purpose of trafficking is punishable by up to 10 years. However, if you are found in possession of large quantities of these or other illicit drugs, you will be called upon to prove that you did not intend to traffic in these drugs.

85. YOUTH AND THE LAW

The Juvenile Delinquents Act was passed by the federal Parliament in order to provide special courts and procedures to deal with juveniles who have broken the law. A juvenile in Ontario is any person under the age of 16; this age varies in other provinces. The trial of a juvenile is very informal; parents and teachers, as well as the child, are encouraged to speak to the court to help the judge come to the best possible

solution for the child's problem. If the youth is between the ages of 14 and 16, the court may, in its discretion and where the best interest of the child and the community demand it, order the youth to appear for trial in adult court. This generally occurs where the youth is near the age of 16, has committed a serious offence, has committed the offence with an older accomplice, or where the child has a previous record of serious offences.

86. TREATMENT OF JUVENILE OFFENDERS

The Juvenile Court system and the Juvenile Delinquents Act are designed to treat and cure young people of criminal tendencies before they have the opportunity to develop into adult criminals.

What sort of penalties may a juvenile court impose on a child it has found delinquent? There is a wide variety of options open to the court. The child may be let off with a warning, may have conditions imposed on him such as a curfew, may be placed under the control of a probation officer or he may be sent to a training school. This is an institution which is charged with the duty of looking after and hopefully rehabilitating the juvenile. They receive regular schooling as well as some training in technical trades. Children are sent to training schools only as a last resort and when all other forms of treatment have failed.

The treatment ordered by the Juvenile Court can be varied at any time should the child's behaviour improve or worsen.

BUSINESS LAW

87. BUSINESS ENTITIES

Businesses can be organized generally as; sole proprietorships, partnerships or corporations. A sole proprietorship or partnership leaves an owner's personal and family finances and personal assets unprotected from his various business problems. This could in the long run be more expensive than organizing and maintaining a corporation in the first place.

Businesses become corporations for many reasons — several of which are dependent on the peculiar needs of the businessperson. Legally, a business, once incorporated, has all the rights of a natural person. An incorporated business can own assets, owe liabilities, make transactions and negotiate contracts independently from the people who own it. Because a corporation has a legal existence, independent of its owners, those owners cannot be held responsible for debts which the corporation incurs in its business activities. It is in essence operating at arms length from the personal affairs of the owners or shareholders. This concept of limited liability is an integral part of the corporate structure.

Practically speaking, limited liability is not always so simple, even though a small business may be incorporated, its principal owners may be required to sign personal guarantees in order to get such things as bank loans.

A corporation's separate legal existence ensures that it will survive the worldly troubles which plague its owners — illness, death, disability, disagreements. Its continuity is guaranteed and thus it may prove more attractive to potential investors and to valuable employees. As a firm prospers it may also benefit from significant tax planning advantages given to the corporate firm.

Registration papers for sole proprietorships or partnerships or corporations must be filed with the provincial Ministry of Consumer and Commercial Relations.

88. SUNDAY CLOSING

Under the Retail Business Holidays Act, retail stores, with certain exceptions, cannot remain open for business on Sunday. If a person or firm is charged and convicted, a fine of up to \$10,000.00 can be awarded at the discretion of the judge.

Some of the exceptions to the general rule that business establishments must stay closed on Sunday are: service stations, restaurants and shops in certain designated tourist areas, such as Chinatown in Toronto. Small stores having as their main business the sale of food, newspapers or periodicals, tobacco, antiques or handicrafts may remain open provided they also have no more than 3 people serving the public in the establishment and their total area for serving the public does not exceed 2,400 square feet.

An application can be made to the municipal council, where it is essential for the development of a tourist industry in its jurisdiction, for a by-law exempting any type or types of retail business establishments from closing on Sunday.

89. SOLICITATIONS IN THE GUISE OF INVOICES

Unscrupulous operators have been in the practice of mailing out solicitations for money in the guise of invoices, bills, or statements of account due. Many of these phony bills ask for payment for advertising in an unknown directory or to "renew" a subscription to a publication one has never heard about. Unfortunately, many businesses and individuals have processed these solicitations or invoices together with the numerous other legitimate invoices received.

It is illegal under Post Office regulations, to mail such a solicitation "invoice" unless a specific disclaimer is inserted, i.e. "This is a solicitation for the order of (goods, services, or goods and services) and not a bill, invoice, or statement of account due. You are under no obligation to make any payments of this offer unless you accept this offer".

Further assistance, in the form of a prohibitory order, can be obtained from the Post Office.

90. PATENTS, TRADEMARKS, COPYRIGHT

A property right by individuals and businesses in an invention or concept or artistic work is recognized by the law in Canada. A patent is a grant by the Canadian government giving exclusive rights to an inventor for the manufacture and sale of the invention. A patent is in effect for 17 years from the date of the grant and after that, anyone can use the invention for their own purposes. Searches for prior patents should be conducted and the services of a patent attorney ought to be considered because of the technicalities and complexities involved in the patent application and in the patent itself.

A trademark is a mark that is used by a person or business for the purpose of distinguishing or so as to distinguish wares or services manufactured, sold, leased, hired or performed by him, from those manufactured etc. by others. Searches should be undertaken by a Trade Mark agent before an application is made, to ensure there is no similar trade mark registered. It is up to the trade mark owner to determine that there is no infringement on the exclusive ownership and use of the mark.

Copyright is a specific property right granted by the Canadian government to authors of original artistic, dramatic, literary or musical works. There is a voluntary registration system for copyright seekers. With certain exceptions, copyright exists for the life of the author and up to 50 years after the death of the author. Again, the assistance of a copyright agent or lawyer should be sought to ensure maximum benefits and protection.

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TIPS ON HOME SECURITY

Your home has never been burglarized, you've got nothing that a burglar would be interested in taking. So the chances of your house or apartment being broken into are next to nil. Right?

Wrong. Every year thousands of homes like yours are broken into by thieves looking for "portable items" like jewellery, cash, cameras and the like. And, unfortunately, the possessions taken in a burglary are often lost for good. Statistics reveal that less than five per cent of stolen goods ever get back to the owner.

So it's wise to practice preventative maintenance and protect your property by following a few common sense rules. Remember that both amateur and professional burglars look for the same things to gain entry into your residence:

- the opportunity
- an open, unlocked or poorly secured point to enter
- darkness or a form of cover

Take a stroll around your home. Although there isn't any way to completely burglar-proof a dwelling, a modest investment in a security system may well be the best purchase you've made since you moved into your house or apartment. Solid doors, locks, lights and timers are easily self-installed and will stop the vast majority of thieves.

DOORS

Most burglars enter a residence the same way as you do — through the door. Here's how to make it hard for them:

- Replace all exterior hollow-core doors with solid ones. Some burglars have been known to gain entry through a hollow core door in less than five seconds with one well placed kick.
- Check door locks. Dead-bolt locks with a one-inch throw, offer the best protection. Since they're much tougher to force open quickly, a burglar often will leave in search of an easier score.
- Install bar-track locks on patio doors. This device prevents a person from lifting out the door from the outside.

WINDOWS

Make sure that all first floor windows, as well as those accessible from the roof, have sash locks. Windows with air conditioners should have the units secured to the frames with metal straps, so windows can't be raised from the outside.

- If basement windows are never opened, consider nailing them shut. Otherwise, protect them with heavy wire mesh (breaking glass is not easily heard upstairs).

LIGHTING

- Install four low wattage bulbs under the eaves at each corner to automatically turn on at a certain time or to be switched on manually.
- Equally important is interior lighting. Plug various lamps into electric timers so lights regularly go on in different rooms, at different times, to give the impression that the house is occupied.

SECURITY SYSTEMS

If your house contains any valuables at all, consider installing a security system. Prices range from \$10 for a battery-operated window sensor to thousands of dollars for more sophisticated systems. Before you purchase a system, however, ask local police for their recommendations. Local laws may prohibit excessive noise or require the licensing of installers. Ask questions when you compare systems. Will the wiring be exposed or concealed? Will touch-up painting be required after installation? Is the alarm system approved by a major testing laboratory such as Underwriters (UL)?

COMMON SENSE PRECAUTIONS

- Get to know your neighbours, and always advise them when you'll be away. Stop deliveries and make arrangements to have unsolicited material kept off your doorstep or picked up from your mailbox. If a neighbour or you sees suspicious activity, call the police immediately.
- Trim bushes and hedges around doors and windows, so entry points to your house are in clear view. A thief cannot afford to be observed.
- Place the number of the police department on or near your phone so that it is accessible at all times.

TIPS ON HOT TUBS

Hot tub is a phrase used to categorize a wide variety of home spas and baths. All of these products are relatively new to the Canadian consumer market. If you are entertaining the idea of owning a spa or bath there are numerous factors you should consider.

COST

The spa or bath you choose is an investment and the price range is as varied as the types of products available. \$1,500 is likely the bottom line for the simplest and \$10,000 the top for the most elaborate. However, the popular sellers are about \$3,000 - \$6,000, and in this price range you will most likely be able to find a model to your liking, including quality manufacturing, installation and maintenance.

When receiving estimates ensure that the quoted price includes all necessary parts and accessories. Does the quote include installation? Some models require the skill of a plumber and/or electrician. Check these points. For whom? — dealer or manufacturer? This could make a difference in part replacement time and costs.

SHOPPING

A simple time saver is your telephone. Call several outlets. Most companies have brochures they will send to your home free of charge. Information packages will clearly outline products for you. As in any specialized business there is a good deal of jargon that can cause confusion. While you have the dealer on the telephone ask if they have a working demonstrator model and/or additional models to view. It is much easier to judge the product's value in a showroom than from a colour photo in a brochure or sample book. Model availability will affect your purchase. Do they have one in stock or must it be special ordered?

TYPES OF SPAS AND BATHS

The choice on the market is wide. Models range from the simple Japanese-style soaking tub to an elaborate 15 foot pool spa. The soaking tubs are fibreglass or wooden tubs meant for hot soaking only. Air-tube rings can, however be adapted. A tub not unlike your household model can be put in its place

with 6 water jets to form a hot, soothing whirlbath. From here the products graduate to acrylic/fibreglass or gel coat/fibreglass combinations. These molded and formed tubs come with air holes and water jets. This is the type common to public recreation facilities. Some have bench seating, others have molded recliners, seats and benches. A support system is required for these. A practical spa is the portable model. It can be used indoors or outside. A simple and easy matter of running water from your household faucets to the pump and heater. The spa or bath construction is important. Wooden tubs look and smell wonderful but require constant upkeep. The fibreglass/acrylic or gel combinations are practical, colourful and durable. The choice is your own but ask questions. A dealership that carries all types would give you sound advice. Those promoting a single product may be biased. If possible sit in all models available. The size can be deceiving.

Consumer guides and your telephone can save you problems. Call first. Look around. Make appointments. Most retailers welcome telephone queries and browsers.

TIPS ON PERSONNEL CONSULTANTS

Personnel consultants who specialize in employment are in the business of recruiting people for jobs.

These consultants assist employers (clients) identify and select candidates for employment. Fees are charged to the employer based on a percentage of the new employee's salary. No fee is charged to an applicant.

There are many firms providing personnel recruitment services and they often tend to specialize. For example, some deal with office and clerical personnel, some specialize in accounting or technical fields, others focus on management and professional fields. In choosing a personnel consultant, the employer will likely want to select one which has experience in recruiting the type of personnel they typically employ.

The reputation of a personnel firm is built on their record of performance in satisfying their client's needs in an efficient and professional manner. The reputable firm will be knowledgeable

and up to date on the employment market in their area. They will have consultants working for them that have a good understanding of the positions for which they are recruiting.

Many reputable firms are members of the Association of Professional Placement Agencies and Consultants which provides a Code of Ethics to which members subscribe.

There are many advantages to an employer utilizing the services of a personnel consultant. Because these firms are working every day in the employment market, they have a broad view of both job situations and the personnel available to fill them. This knowledge can be very beneficial to employers by assisting them identify prospective employees otherwise not available to the employer.

There are also advantages in having a qualified and experienced third party advertise, recruit, interview and evaluate candidates to fill a position. The consultant can screen candidates, check references and provide an objective opinion in reducing available candidates to a qualified "short list".

The employer receives the assistance of a qualified and experienced recruiter thus increasing the probability of making the correct hiring decision. The time saving to the employer can be considerable.

To the candidate looking for a new position there are also advantages. An employment consultant can expose the suitable candidate to a broad range of employment opportunities. Discussions with a consultant may open up new opportunities not previously considered by the candidate. Just as the consultant has candidate information available to employers, it is also aware of employment opportunities which may be unknown to the candidate.

If you use the services of a personnel consultant, the terms of fees, payments and guarantees should be discussed and clearly understood at the outset. As the personnel recruiting field becomes more professional, it is increasingly more difficult for the unethical firm to exist.

One thing which employers and candidates should understand is the difference between a personnel consultant and a temporary help firm. A personnel consultant is in the business of bringing the job seeker and the employer together to negotiate a mutually satisfactory permanent employer-employee relationship. Once

this occurs, the consultant has completed their work and a fee is charged.

A temporary help firm provides assistance to clients in handling excess or special work loads. To do this, it assigns one of its own employees to work with the client. An employer-employee relationship exists between the temporary help firm and the employee. The temporary help firm pays the employee and charges the client a fee.

The experienced and competent personnel consultant substitutes professional skill for luck and hit-or-miss hiring. It provides objectivity in matching people with jobs. It uses specialized knowledge, techniques and procedures in identifying, evaluating and recommending candidates to employers.

Whether you are seeking a position, or candidates to fill a job in your organization, a personnel consultant with a reputation for providing a professional and quality service, can be a great help.

TIPS ON RUSTPROOFING

WHAT IS RUSTPROOFING?

Many car owners are not sure where rustproofing is applied. The most damaging rust does not start on the underside of a car. It begins in those totally enclosed sections (such as doors, rocker-panels, and quarter-panels) where moisture becomes trapped and takes a long time to dissipate.

The application of rustproofing to boxed-in sections is achieved by drilling small holes in the section and hydraulically spraying in the rustproofing material. The material spray adheres to the surface and flows into crevices. Electrical bonding also occurs: the rustproofing material is charged one way, and the car body the other, so that the rustproofing material is bonded electrically to the steel surface.

Protection against corrosion is achieved because the rust-proofing material displaces the water from the surface metal, thereby preventing the corrosion process. There may still be moisture trapped in the boxed sections of sheet metal, but the moisture will lie directly on top of the rustproofing material, not on the metal.

The underside of a car is also treated. It is undercoated with an anti-corrosive, anti-abrasive spray, a heavier compound than that sprayed into the interior sections, because the underside is exposed to abrasion.

Another misconception about rustproofing is that it protects the exterior surfaces against rust. Rustproofing is neither designed for these surfaces nor applied to them. It is designed to stop rusting from the inside out; maintaining the exterior painted surfaces of the vehicle is the owner's responsibility. The owner should repair chips and abrasions with touch-up paint — a relatively easy job.

WARRANTIES

It is recommended that rustproofing be carried out on a new car within three months. In some cases, used cars can be effectively rustproofed too, but you should ask your agent whether rustproofing will or will not be effective, or can be guaranteed. Sometimes there can be a limited guarantee on a car that has exceeded the three month period.

Warranties often specify that a vehicle must be periodically returned to the rustproofer for inspection. This allows the rustproofer to respray areas where some of the rustproofing may have worn away. Similarly, warranties usually call for the vehicle to be reprocessed in case of damage by collision or other causes.

Many rustproofers limit their warranties to exclude certain makes and models, or parts of certain makes or models, because of their body design: some areas are too small to allow access of spraying tools, or access to inner seams is blocked by insulation or water-absorbing material. This is why the guarantee may vary with the make and model of the vehicle.

Before signing a contract with a rustproofer, check his business performance record with the Better Business Bureau. Then, if possible, call personally at the processing plant to see what work is actually performed. (Plugged holes in doors and rocker panels are not proof that those areas have been protected.)

Examine the warranty/guarantee to make sure it is for the vehicle and does not expire when the original owner sells the vehicle. Note any mileage limitation. If there are any other exclusions, ask why they are necessary.

TIPS ON AUTOMATIC TRANSMISSIONS: CARE AND REPAIR

Repair of an automatic transmission can mean a considerable expenditure for the car owner. Since a transmission is a concealed item, most customers never see the work that is done, and probably wouldn't be able to evaluate it anyway.

Therefore, it is wise to give your transmission proper maintenance, and to be an informed customer if and when repairs are needed.

PURPOSE OF A TRANSMISSION

A transmission is only a coupling between the engine and differential and its purpose is to transmit engine torque to the driving wheels. This is done through a number of reduction gears and the use of a torque converter (fluid clutch). Transmission performance can only be as good as the power supplied to it (engine), and the driving members to which this power is transmitted (drive shaft, differential). A rough running engine can only result in a rough shifting transmission.

WHAT IS INSIDE YOUR TRANSMISSION

All automatic transmissions use a combination of friction materials (similar to paper or cardboard) bonded to metal plates and bands, rubber or neoprene seals, and bushings. These parts are considered soft parts, and will eventually wear out from normal usage. When these seals lose their flexibility and the friction materials and bushings become worn, slippage and other malfunctions become apparent. If these conditions are not corrected, more serious wear then occurs to the hard parts (metal drums, gears, and pumps) of the transmission.

PREVENT TRANSMISSION TROUBLE BEFORE IT STARTS

The cheapest, simplest way to prolong transmission life and avoid trouble is to change transmission fluid frequently and change or clean the filter or screen. This is the advice of knowledgeable mechanics who explain that the inhibitors in transmission fluid deteriorate with use. These inhibitors are speci-

fic formulas in the fluid that are designed to protect the internal parts of the transmission. When the inhibitors deteriorate, wear on these parts becomes excessive and trouble results. Fluid also becomes contaminated from deposits of worn off bushing and washer materials, and clutch plate linings. Although new car manuals sometimes ignore this important precaution, frequent, fresh fluid is mandatory. Transmission fluid should usually be changed from 16,000 to 24,000 km if the entire system can be drained — 8,000 to 13,000 km if only the pan can be drained, depending on severity of use.

Check the transmission fluid regularly! If the unit is only as much as one quart low, the transmission will start to slip and slippage causes heat. Heat, in turn, speeds the deterioration of the inhibitors in the fluid and hardens pressure seals.

Don't hod rod!! Forcing the gears to shift at maximum acceleration is just asking for trouble.

If you frequently pull a trailer you should have an external transmission cooler installed. Pulling a heavy load causes the transmission to labour, building up heat, and such a device cools the fluid. Even with a transmission cooler, fluid should be changed more regularly — probably every spring and fall — if you haul a trailer frequently. Also, it's a good idea, when pulling a heavy load, to manually set the proper shift position to that frequent automatic shifting of high to intermediate and back is avoided. This will help prevent foaming and overheating of the fluid and wear of friction material.

SYMPTOMS OF TRANSMISSION TROUBLE

On most late model cars, the shift is controlled by vacuum supplied by the intake manifold of the engine. If your car won't shift or shifts erratically, the vacuum modulator (a small, inexpensive unit) may not be functioning properly or the vacuum line to the transmission might be ruptured. Such repairs are inexpensive and quickly completed.

In order for a transmission to operate properly, the car's engine must be in good running order. Often rough shifting and other problems can be corrected by a simple tune-up of your car's engine. Remember, transmission performance can only be as good as engine performance.

If your transmission cannot be shifted at all, or the shift handle is hard to

move, it is possible your car's engine or transmission mounts are broken or the transmission levers or linkage need repairing and nothing is actually wrong with your transmission.

One symptom of serious trouble is slippage between gear shifts — the engine races between shift changes. This can be caused by low fluid level or improperly adjusted throttle linkage; or by glazed or burned clutch plates which requires that the transmission be overhauled or replaced.

Those puddles of transmission fluid on your driveway *could* mean your transmission needs new seals. This is NOT usually a major job. Leaks may be caused by problems other than seals. Leaks many times do not indicate a serious problem. On the other hand, leaks may be the result of a more serious mechanical failure. An inspection by a qualified mechanic is the only way to tell for sure. The important thing is to get those leaks stopped as soon as they become apparent, or major trouble is almost surely to develop.

REMEMBER THESE PRECAUTIONS

Quite often transmission problems are caused by improperly running engines, broken transmission or engine mounts, leaking vacuum lines, or low transmission fluid level. Therefore, make sure that these items are in proper order before condemning your transmission.

Do not be deluded by low price "adjustment", or service advertising. Most late model cars cannot be adjusted at all, and on most others, only a minor adjustment is possible. Transmission servicing and adjustment is a maintenance procedure only, and will very seldom (if ever) correct any malfunctions.

Have a mechanic road test the car and make an external inspection. He should be able at that time to tell you whether the problem can be corrected by a minor adjustment or repair, or will require more extensive repairs. If he prescribes a major job, he will be able to tell you only the minimum and maximum that you may be charged.

The minimum price would probably be for an overhaul, replacing only the friction materials, or soft parts. The maximum price will be for a completely rebuilt or exchange transmission. Make sure that you clearly understand whether or not the quoted price includes both parts and labour, as well as a rebuilt torque converter — many times

a very necessary item. Be skeptical of a low price for what seems to be a major problem.

The Automatic Transmission Rebuilders Association believes that "the vast majority (95%) of automatic transmission problems can be diagnosed and estimated by fluid checks, test drives and if necessary by removing the oil pan from the transmission for internal inspection if these tests are performed by experienced expert mechanics or service writers.

There is a moral obligation on the part of capable and legitimate mechanics and service writers to inform the customer of his or her problems and to give an estimate of the repair costs with an extremely high degree of accuracy without ever removing the transmission from the car. The only problem which sometimes can not be recognized this way is pretty well an inside damaged transmission case (housing)".

Inquire into the nature of the guarantee included with the work. What is covered and what is not? Extra cost guarantees or higher-priced transmission with longer guarantees attached should be considered very carefully. A guarantee is only as good as the company which offers it.

Above all, check the reputation of any shop **BEFORE** you do business with them. A local, established garage, transmission shop, or new car dealer that you have checked through your local Better Business Bureau is by far your best and safest bet.

TIPS ON CRIBS

CRIB CHECKLIST

When purchasing a crib, either new or used, or when cleaning up your old crib for your new baby, check for the following safety features:

- No more than 6 cm (2-3/8 in.) between slats.
- Double lock on the drop side.
- Sturdy overall construction — no missing hardware, missing or broken slats, cracks or sharpness.
- Side height from mattress support to top rail of at least 66 cm (26 in.)
- Mattress less than 15 cm (6 in.) thick.
- Push the mattress into one corner; there should be no more than a 4 cm (1½ in.) gap between the mattress and the opposite side of the crib frame.
- Avoid very soft mattresses.
- Avoid cribs that have corner posts which project more than 1 cm or cut-out headboard designs which could lead to strangulation.
- Be on the lookout for loosened parts that could come free and choke an infant or lessen overall durability.
- Always double-check that the sides are securely locked in place.
- Children should never be tied or harnessed in a crib because of the possibility of strangulation.

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Restaurants
Service Stations
Street Photographers
Trailers Camps

Town of Dundas — 628-6327

Auctioneers
Billiard Halls
Hawkers & Pedlars
Junk Yards
Merry Go Rounds
Restaurants
Second Hand Goods
Trades
Transient Traders

The Corporation of the City of Burlington — 335-7700

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Barbers
Billiard & Pool Tables
Bill Posters & Distributors
Advertising Sign Painters
Bulletin Board Painters
Sign Posters
Bowling Alleys
Building & Chimney Repair
Taxi Cab Owners & Drivers
Livery Vehicles or Limousines
Cartage
Sale of Cigars
Cigarettes
Tobacco & Foodstuffs
Collectors of Second Hand Goods
Drain Contractors
Septic Tank Installers
Master Electricians
Driving Schools & Instructors
Exhibitions
Places of Amusement
Moving Picture Theatres
Public Halls
Hairdressers
Insulation Installers
Laundries & Receiving Depots
Massagists
Motor Vehicle Racing
Sale of Old Gold, Other Precious Metals & Old Jewellery
Pawnbrokers
Pet Shops
Master Plumbers
Public Address Systems
Public Garages
Refreshment Vehicles
Second Hand Shop
Salvage Shops
Salvage Yards & Second Hand Dealers
Service Stations
Shoe Repair or Shoe Shine Shops
Tourist Camp
Restaurants
Miniature Golf Course
Golf Driving Range
Circus & Each Amusement Ride

GUIDE TO...

FOOD ADDITIVES

One hundred per cent of Canadians eat for a living but not all of us know whether the 3,000 additives used in the manufacture of foods we eat — are safe. Some food additives are natural, some are synthetic, most are safe and even beneficial, and some are dangerous perhaps toxic or carcinogenic. The long list of ingredients on the side of the cereal box has never been so confusing!

Why are so many additives being used? Mainly for flavouring and preserving. Sugar and salt are used most often, accounting for about 95 per cent of all additives in Canada by weight. Preservative additives are utilitarian and are used to keep produce fresh during the long trip from producer to consumer. Among other functions, additives are also used as emulsifiers, for health and nutrition. Most unnecessary, however, are those used for "cosmetic" esthetic effects such as Citrus Red No. 2 used to colour the skins of some Florida oranges.

Below is a list of common food additives, their uses and what else is known about them:

Flavourings

Safe

- Citric acid, sodium citrate. Used in sherbet, candies, fruit drinks, carbonated beverages. Citric acid is plentiful in citrus fruits and berries, and is an important metabolic.

- Fumaric acid. A tartness agent used in powdered drinks, pudding, gelatin desserts.

- Hydrolyzed vegetable protein. Enhances flavour in frankfurters, instant soups, sauce mixes. Vegetable protein chemically broken down into constituent amino acids.

- Lactose. Sweetener used in breakfast pastries and whipped topping mix. A mildly sweet carbohydrate from milk.

- Mannitol. Sweetener for chewing gum and low-calorie foods. It's less sweet than sugar with half the calories.

- Sorbitol. A sweetener that's also a moisturizer and thickening agent, used in dietetic drinks and foods, candy, and chewing gum. This is half as sweet as sugar, derived from fruits and berries.

- Vanillin, ethyl vanillin. Synthetic substitutes for vanilla, used in ice cream, beverages, baked goods, candy. Ethyl vanillin has more authentic flavour, but is in need of further tests.

Uncertain

- Artificial flavouring. Hundreds of chemicals used in soda, candy, breakfast cereals, etc. (i.e., "junk" foods) as imitations of natural flavours. May cause hyperactivity in some children.

- Monosodium glutamate (MSG). Flavour enhancer added to soups, sauces, poultry, cheese, seafood. This has been found to damage brain cells in young mice, and causes headaches and tightness in shoulders, neck, and arms of some people.

Unsafe

- Quinine. A flavouring used in quinine water, tonic water, and bitter lemon, it's been inadequately tested, could conceivably cause birth defects.

- Saccharin. This is the controversial successor to cyclamates, the sugar-substitute banned in 1969, as king of the non-caloric sweeteners. It's been shown to cause cancer in laboratory animals.

Food Colourings

Most artificial colourings are synthetic chemicals not found in nature that are used generally in foods of low nutritional value.

Safe

- Beta carotene. This is a colouring agent used in butter, margarine, and nondairy creamers; the body converts it to vitamin A.

- Ferrous gluconate. Another source of nutrition — in this case, iron — that's used to colour black olives.

Uncertain

- Yellow No. 6. Used in beverages, baked goods, sausage, gelatin, and candy. It appears to be safe, but can cause allergic reactions.

Unsafe

- Blue No. 1 and 2. Added to beverages, candy, and pet food, these have

been very poorly tested.

- Citrus red No. 2. Used on the skins of some Florida oranges. It may cause cancer, though it doesn't soak through to the pulp of the orange.

- Green No. 3. An additive in beverages and candy that needs further testing.

- Orange B. This is used in frankfurters and causes cancer in animals.

- Red No. 3. Added to the cherries in fruit cocktail, baked goods, and candy, this may cause cancer.

- Red No. 40. Widely used in soda, candy, pastry, pet food, baked goods, sausage. It causes cancer in mice.

- Yellow No. 5. Also widely used, this poorly tested additive is in candy, gelatin desserts, and pet food. Causes allergic reactions in some people, and possibly cancer.

Preservatives and Antioxidants

Safe

- Alpha tocopherol. Both an antioxidant and a nutrient (vitamin E), this is used in vegetable oil.

- Ascorbic acid, erythorbic acid. Antioxidants, colour stabilizers. Ascorbic acid is also a nutrient (vitamin C), and they both prevent the formation of cancer-causing nitrosamines.

- Calcium propionate, sodium propionate. These preservatives are used in breads, pies, and cakes to prevent the growth of mold. Calcium propionate supplies calcium.

- Sodium benzoate. A preservative that's been used for over 70 years in preserves, fruit juice, and carbonated beverages to stop the growth of microorganisms.

- Sorbic acid, potassium sorbate. This additive prevents the growth of mold.

Save plastic liquid detergent bottles. Without rinsing it out, fill one with water and keep it in the glove compartment of your car along with a roll of paper towels. When the children have sticky hands, or if something is spilled in the car, you will be prepared.

GUIDE TO...

LAUNDRY CARE

Type of Stain

Whites

alcoholic beverages	Flush or sponge immediately with cool water. Launder in hot water and detergent. If trace of stain remains, spot with diluted liquid chlorine bleach solution. Rinse well.
blood, meat juices, egg, grass	Pre-soak in warm solution using ¼ cup per gallon of water. Soak old stains overnight. Launder in hot water and detergent.
candlewax	Scrape off excess with dull knife. Pre-treat with laundry stain remover or mineral spirits. Launder in hot water and detergent. Coloured Wax: Treat as for Dye, Running Colours.
fruit, fruit juices	Flush or sponge immediately with cool water. Launder in hot water and detergent. If traces of stain remain, sponge with diluted liquid chlorine bleach. Rinse well.
grease, oil	Apply laundry stain remover or mineral spirits. Launder in hot water and detergent.
lipstick, makeup, cosmetics	Pre-treat with laundry stain remover, or work in liquid detergent. Launder in hot water and detergent.
mildew	Treat immediately as mildew will spread. Pre-soak in hot solution with ¼ cup liquid chlorine bleach per gallon. Launder in hot water and detergent. No method of removal guaranteed.
milk, cream, ice cream	Soak overnight in warm solution. Launder in hot water and detergent.
mustard	Flush immediately with cool water. Launder in hot water and detergent. If traces of yellow stain remain after laundering, sponge with dilute solution of liquid chlorine bleach. Rinse thoroughly.
paint, stain, varnish (oil base)	Treat immediately. Scrape off excess and sponge with turpentine, mineral spirits or oil paint thinner. Launder in hot water and detergent.
paint, stain (water base)	Treat immediately. Scrape off excess and flush with cool water. Launder in hot water and detergent.
perspiration — odour & stains	For odour, pre-soak garment in strong solution of warm salt water (½ cup of salt per gallon). Launder in hot water and detergent. For stains, pre-treat by rubbing liquid detergent into stained areas. Launder in hot water and detergent. If not completely removed, sponge with dilute solution of hot water and liquid chlorine bleach. Rinse well.
rust	Sponge stain with oxalic acid solution (1 teaspoon of oxalic acid crystals per cup of hot water). Rinse thoroughly. EXTREME CAUTION: OXALIC ACID IS POISONOUS — dispose of solution safely after use and wash utensils thoroughly. Avoid contact with skin and eyes. Launder article in hot water and detergent.
vomit	Clean up solids with paper towels. Soak in salt solution (1 cup salt per gallon of warm water). Rinse with clear water. Launder in hot water and detergent.
wine	Flush or sponge with cool water immediately. Launder in hot water and detergent. Red wines may leave trace of colour — spot with diluted liquid chlorine bleach solution. Rinse well.

Other Washable Colourfast Items

Same pre-treatment as for whites. Launder in warm water and detergent adding powdered oxygen bleach.
Same pre-treatment as for whites. Launder in warm water and detergent.
Same pre-treatment as for whites. Launder in warm water and detergent.
Same pre-treatment as for whites. Launder in warm water and detergent, adding powdered oxygen bleach.
Same pre-treatment as for whites. Launder in warm water and detergent.
Same pre-treatment as for whites. Launder in warm water and detergent.
Pre-soak in solution. Launder in warm water and detergent. No method of removal guaranteed.
Same pre-treatment as for whites. Launder in warm water and detergent.
Same pre-treatment as for whites. Launder in warm water and detergent. If stain remains, bleach with solution of powdered oxygen bleach. Rinse thoroughly.
Same pre-treatment as for whites. Launder in warm water and detergent.
Same pre-treatment as for whites. Launder in warm water and detergent.
Same pre-treatment as for whites. Launder in warm water and detergent. Use powdered oxygen bleach for last step in place of liquid bleach.
Same pre-treatment as for whites. After rinsing out oxalic acid solution, launder article in warm water and detergent.
Same pre-treatment as for whites. Launder in warm water and detergent.
Same pre-treatment as for whites. Launder in warm water and detergent. Bleach remaining stain with warm water and powdered oxygen bleach. Rinse well.

Dining Becomes Legend.

Mr. **D's**

10 Young St., Hamilton. For reservations call 523-1356

TIPS ON INSULATION — CHIP

The Canadian Home Insulation Programme (CHIP) provides 100% of the cost of approved insulation materials, including weatherstripping, caulking and vapour barriers, etc., up to a maximum taxable grant of \$350.00.

PLUS

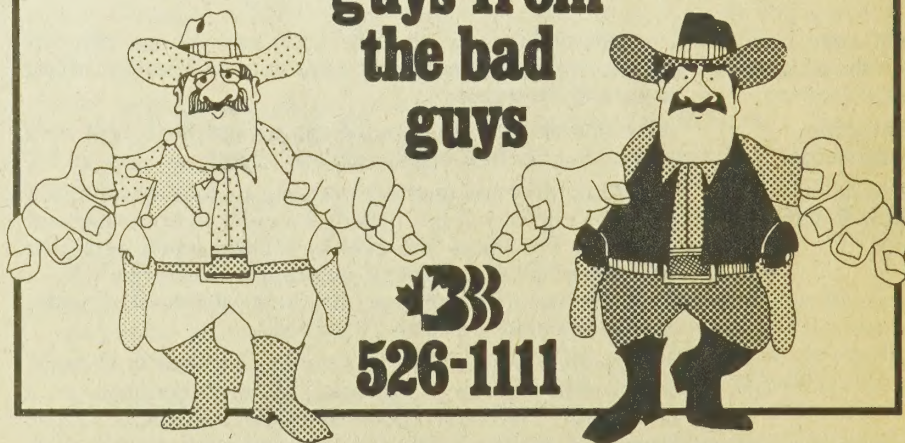
One third of the cost of labour to install these materials, up to a maximum taxable grant of \$150.00.

A building is eligible if:

- it is a principal residence or non-profit hostel (vacation home not included)
- it is 3 storeys or less
- it was built before January 1, 1961

As of November 1, 1981 check to be sure your CHIP insulation contractor is listed with the Canadian General Standards Board (CGSB). The contractors listed with the CGSB programme certify that their quality of insulation workmanship meets the CGSB standard. For further information, contact your CHIP office.

**We'll help you tell the good
guys from
the bad
guys**



How to Fix a Clogged Drain

- Lubricate the surface of your plunger with petroleum jelly. Apply liberally.
- Place your hand in the standing water to locate the drain and wipe away any dirt or debris that may have collected.
- If your sink has an overflow, place one hand over the opening.
- Place plunger over the drain.
- Depress the plunger slowly until it seals the drain.
- Once the plunger is in place, jerk it up rapidly. This creates a vacuum in the drainpipe.
- Repeat action as necessary until the drain is clear.

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- 2 Steam method has extraction, but little or no agitation.



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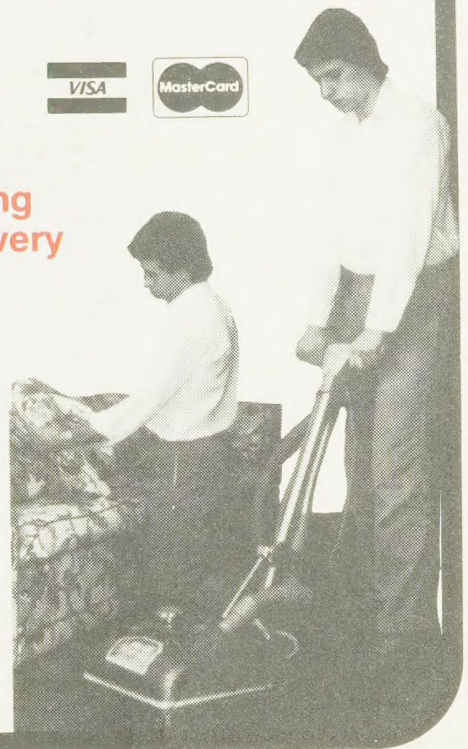
- Leaves no sticky residue
- No shrinkage
- No mildew
- No split seams

Other Services:

- Deodorizing and disinfectant
- Anti static treatment
- Stain and soil repellant
- Upholstery cleaning

- Cleaning, stripping and waxing floors
- Sanding and refinishing hardwood floors

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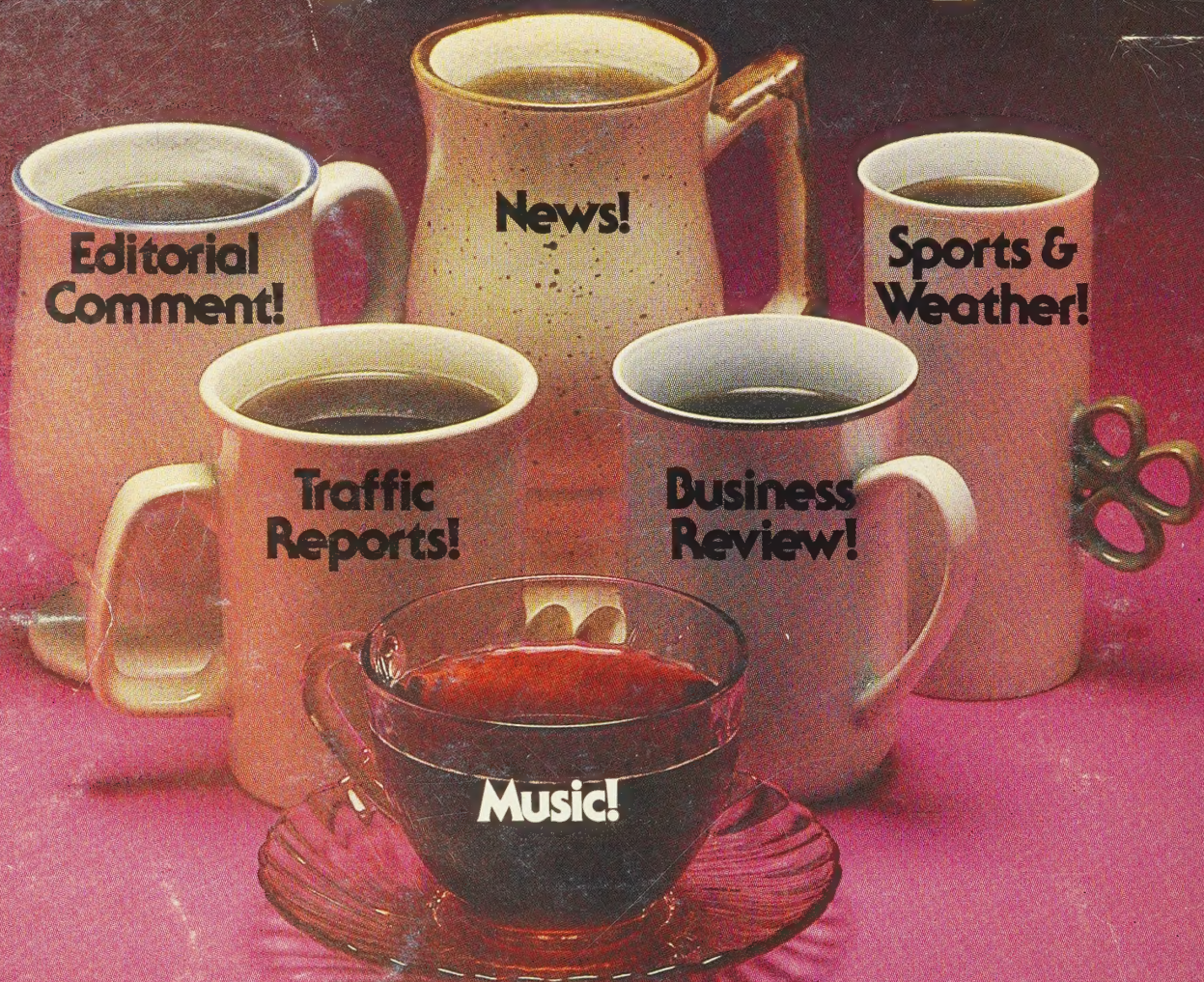


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